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Edited by

ROBERT L. KELLY

Executive Secretary of the Association

MARTHA T. BOARDMAN

Editorial Assistant

ARCHIE M. PALMER

Contributing Editor

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CONTENTS

	PAGE
<i>Editorial Notes</i>	181
CURRENT EXPRESSIONS OF VITALITY IN THE COLLEGES	
College Curricula	197
High School and College Relationships	227
Paying the Bills	240
The Alleged Over-Population of the College, <i>Robert L. Kelly</i>	249
What To Do With the Church Colleges, <i>L. B. Bowers</i>	258
Flat Already! <i>Clarence P. McClelland</i>	263
Pictures for Students at Lawrence College, <i>Henry M. Wriston</i>	267
JOINT CONFERENCE OF COLLEGES, TRUST INSTITUTIONS, LIFE INSURANCE AND THE BAR	
Why This Conference? <i>William Mather Lewis</i>	270
Higher Education Endowments: Their Past and Future from the Point of View of Fund-Raising Methods, <i>George A. Brakeley</i>	272
Enduring Investments, <i>Archie M. Palmer</i>	279
Making the Alumni Organization Effective for Better Finan- cial Support, <i>Thomas A. Gonser</i>	282
Present Day Efforts to Supplement State Appropriations, <i>Felix A. Grisette</i>	287
What the Individual Institution Can Do to Promote the In- terest of its Alumni and Friends in Providing for It Out of Their Estates, <i>Charles J. Miel</i>	289
How Can the Cooperation of Trust Institutions, Life Insur- ance and the Legal Profession be Made Effective? <i>Homer P. Rainey</i>	294
What Trust Institutions Can Do, <i>Gilbert T. Stephenson</i>	295
What Life Insurance Can Do, <i>John A. Stevenson</i>	301
Annuities for Bequest Purposes, <i>S. S. Huebner</i>	304
What the Bar Can Do, <i>Robert T. McCracken</i>	307
Preamble and Resolution	310
BOOKS ON HIGHER EDUCATION	
Additions to the Office Library	315

EDITORIAL NOTES

FLUIDITY

LIBERAL colleges which assume the defensive in these days of wide-spread disheartenment and disillusionment fail to grasp the significance of their rich heritage and the essential, if potential, values of their programs.

There has been a curious reversion of judgment in many quarters as to the meaning of liberal education. It has been said that professional and technical education knows where it is going, but liberal education is groping in the darkness. The "weakness" of liberal colleges is their "aimlessness." Let colleges accept the gauntlet thus laid down. Even, for rhetorical purposes, admit the charge of "aimlessness," or at least indefiniteness. About the worst calamity that can befall a youth today is to be given a rigid preparation for a task which tomorrow may not exist. Rigidity of training becomes a serious deterrent to effectiveness. The very pliability of the college program, its essential cultivation of a texture of mind characterized by fluidity, flexibility, adaptability, imagination and the creative impulse calls for an offensive, not a defensive attitude, on the part of the friends of the colleges. The colleges at all costs should preserve their amateur standing. They should not abandon their tried and tested ideals. They should stick steadily to fundamentals.

Those who talk about aimlessness or indefiniteness are dealing in superficialities. The objectives of liberal education are all deeper and profounder than surface appearances. They are more remote but they are more permanent. They do not deal essentially with circumstances, with particulars. They have to do with forms, with principles. Men and women so equipped are already admitted to the councils of nature and of society. They are to become interpreters of the times and guides to the light. The liberal colleges that do not thus conceive their task, thus construct their program and achieve their objectives are lost indeed.

ON SURVEY TECHNIQUE

THE SURVEYS of the future should wrestle seriously with what are now generally termed "imponderables." The strictly statistical and objective survey has run its course. It

left out of account the most significant values with which the educational process is concerned. The survey must get away from mechanization although its interpretations must be made in the light of established facts. The surveyors of the future must be men of appreciation of the real and even subtle values of educational procedure. They must have the time at their disposal to visit an institution and to remain long enough actually to be able to interpret an institution's motives and genius and the extent to which its objectives are being carried out. This type of survey can only be conducted by a seasoned educator, thoroughly sympathetic with the values for which the given institution stands. The final results, however, should not be made a matter of pronouncement by one person. Each survey should have treatment similar to that just outlined by two or more well-equipped persons, so that the final pronouncement will be in the nature of a judgment by a jury of well-equipped, highly sensitive and thoroughly advised surveyors.

GEARING EDUCATIONAL RESEARCH INTO EDUCATIONAL PROGRAMS

SEVERAL HUNDRED thousands of dollars have been expended within the past few years in developing techniques of measurement within the college field. A mass of material has been collected which may perhaps be referred to as of scientific value. The question is becoming more and more insistent as to whether these data are to be classified as pure science or as to whether they may be utilized within the field of applied science. How much has been actually done to coordinate this valuable material with the working programs of the colleges? Is the time about right for a careful investigation of this area of the development of the science of college administration and teaching?

Specifically, what do achievement tests achieve in the actual workaday program of the college student and teacher?

What opportunities are open within the college program to high schools students who are drawn from the upper one-tenth or the upper one-third of the class that are not offered to students who do not give such initial promise?

What pedagogical results, using the term in its good sense, have developed from the Pennsylvania study?

What records have students with a high I.Q. made in the college as compared or contrasted with students who do not raise the same expectations?

In general, what degree of coordination is there between scientific knowledge and learning and teaching procedure, which may be reported from designated institutions and passed on to the membership of the Association of American Colleges?

What programs of coordination are now being developed or might be developed which not only will add to our store of interesting information but may function in the development of our profession?

Is it about time that an attempt be made to answer some of these questions? Should the Association of American Colleges adopt this as its next major project in the field of research?

THE COLLEGES MUST PLAY THE LARGEST PART

DR. ROBERT A. MILLIKAN at the Semi-Centennial celebration of Hendrix College: Statistics prove that enormous gains have been made since the '90's in income, in luxuries, in leisure, in education and the whole standard of living. The problem of the economist and of government itself is now to utilize the enormous wealth of production which the ingenuity of the physicist has brought about and to distribute it equitably to the people. In the solution of this problem, the endowed colleges, aloof from political influences, must play the largest part.

INCOOPERATIVE INSTITUTIONS

HENRY SUZZALLO: It is a commonplace of academic criticism that colleges and universities on private foundation have too often been notoriously lacking in cooperation. Incooperativeness too frequently characterizes publicly controlled institutions but in a slightly different form; state supported universities and colleges have sometimes become oblivious of the service to the public rendered by denominational institutions in the same region. Indeed, as recent surveys of state higher education have conclusively shown, state supported higher institutions have been and still are proudly and ambitiously incooperative even with their own kind within their own state. This condition calls for remedy from within before remedy is imposed by necessity from without. . . .

It should be noted that, while most states provide higher education at public expense, they also charter independent foundations to operate in much the same field. Yet, in these two branches of one of the greatest of public services within any given state, there is little community of conscious interest that might tend to make both public and private institutions sympathetic with the service each can and does perform. Indeed, in many states the attitude of each of the two groups tends constantly to undermine the interest of the other. Lack of vision thus impairs the ultimate interests of both groups. Private institutions often are hostile to increased appropriations for state institutions. At first, this hostility arises from more or less natural rivalry. Later, it proceeds to more substantial grounds; state institutions set about imitating unnecessarily the functions of private institutions at lower cost to the clientele. In this conflict many private colleges ultimately perish. Their educational burden reverts to already crowded state institutions, which then require more money for their operation—and money from tax sources is increasingly difficult to procure.

NARROW PRACTICALITY IS SELF-DEFEATING

DR. B. M. ANDERSON, JR., Economist of the Chase National Bank, New York, at the annual alumni dinner of the Columbia University School of Business: If the institutions of learning will send to the business and banking world men with good general education, with eager and inquiring minds, and with an understanding of principles, the business and banking community will quickly teach them the particular jobs assigned them. The demand for narrow practicality is self-defeating. The busy banker or business man is the last man on earth who can afford to dispense with theoretical principles. Good economic theory is the product of a long interplay between abstract thinking and practice.

FOUR PHILOSOPHIES OF HIGHER EDUCATION

DR. R. W. LEIGHTON, Executive Secretary of Research of the University of Oregon, in a recent study sets forth four philosophies of higher education. The first, which he describes as the doctrine of aristocratic intellectualism, places vocational

or practical education outside the sphere of higher education. Exponents of this theory, exemplified by Dr. Flexner, are concerned only with human material as they find it and are unconcerned with remedial measures for human or intellectual values not immediately apparent at a highly intellectual level. Higher education, according to the proponents of these doctrines, refers to that type of learning which is devoted to the conservation of knowledge and the increase of systematic knowledge. It is dedicated to service research and cultural training of a type remote from practical life.

A second school of educationists, represented by Dr. Robert L. Kelly and President E. H. Wilkins, emphasizes functional learning in the field of human values. The aim of higher education, as they see it, is to spiritualize mankind individually by developing clearer concepts and appreciation of those human values which have a bearing on the fundamental issues of life, those which bear upon intimate, living, human contacts.

While these two types of doctrines emphasize the value of high scholarship and are interested in the liberal college and the humanities, the second does not hold itself aloof from the world. It is in living, intimate contact with the people among whom it flourishes.

A third set of doctrines is concerned with high intellectual specialization. High scholarship to the proponents of this theory, found chiefly in vocational and technical schools, means extreme mastery of specialized fields. The development of highly trained technical experts is their aim. They hold with Dr. Flexner that high scholarship is the chief aim of education and likewise refuse to accept any responsibility for higher education of any other type, or at any other level, either of a popular nature or for the general inculcation of character, except among the most gifted people.

A fourth group of doctrines stresses the social value of higher education. It is closer to the popular notion of higher education. Its best expression is found among the state universities. These doctrines agree with Dr. Kelly's emphasis upon functional learning and the stress on human values. They also agree with Dr. Flexner in upholding high intellectual ideals and with the specialists to the extent that they would stress high technical

training for some. On the other hand they disagree with these groups in seeing functional learning, development of high character and high appreciation of human values as not dependent upon high scholastic ability, and in regarding the development of these things as so important a part of the function of higher education that the lack of high scholastic ability need be no reason for denying this opportunity to those not specially gifted. Dr. Coffman and Dr. Chase are cited as exponents of this philosophy.

Dr. Leighton has in mind an analysis of examinations at the University of Oregon when he says: ". . . This study leaves little doubt that the educative process in its general aspect is functioning to develop a product which does not fit the ideals of intellectualism stressed by Dr. Flexner nor is there apparent in the results of that analysis any great amount of evidence that the humanizing, spiritualizing, and appreciation of values, aims of education which are so ideally expressed by Dr. Robert L. Kelly, are goals of the procedure in any definite and consciously organized manner."—*R. E. A.*

PRESIDENT JAMES B. CONANT: In the future even more than in the past we should attract to our (Harvard) student body the most promising young men throughout the whole nation. . . . If we could draw to the college and to our graduate school several hundred of the most brilliant men throughout the country, we should be accomplishing much of importance for the future of the University. This would not involve an increase in the total number of students; in my opinion the limitation of our enrolment should be continued. It is certainly quality and not quantity in which we are interested.

IN order to make it possible for young men of outstanding ability and promise to come to Harvard College, at least five Harvard College Prize Fellowships were offered in 1934 to incoming freshmen now residing and attending school in any of the following states: Ohio, Indiana, Illinois, Michigan, Wisconsin, and Minnesota. These Fellowships carry a stipend sufficiently large, if necessary, to meet all the student's essential college expenses. Successful applicants who maintain a high

honor record at Harvard will continue to hold these Fellowships throughout their college course.

Stipend. Since these Fellowships are regarded as prizes to be competed for by all students whatever their financial circumstances, the stipend varies from a minimum of two hundred dollars to a maximum of one thousand dollars in the first year, depending on the financial resources of the recipient. The latter amount should cover all the expenses of the freshman year. After the freshman year, the maximum stipend will be twelve hundred dollars.

Renewal. It is expected that the winners of these Fellowships, relieved of the necessity for taking any outside employment, will be able to maintain a high honor record. If they do so in the freshman year, the Fellowship will be renewed for a period of three years with an annual stipend of \$1200 (or less, depending upon the financial need of the recipient). If, in the opinion of the Committee on Scholarships, the recipient has failed to maintain a high honor record but his record is considered of honor quality, he will be granted a scholarship from the general scholarship funds not to exceed \$500, and, if necessary and possible, sufficient money from the loan funds to enable him to complete the sophomore year. If, having failed to achieve a high honor record in the freshman year, a recipient of a Prize Fellowship succeeds in his sophomore year in reestablishing a high record, a Prize Fellowship may be reawarded to him for two years, provided the funds are available. The Committee will decide the quality of a man's work on the basis of his record as a whole, including course grades, reports from the Freshman Adviser, and from instructors. After the freshman year, weight will be given to reports on tutorial work. Prizes won, and literary and such other activities as the Committee considers pertinent, may be included in the record.

The Committee reserves the right to withdraw a Prize Fellowship if at any time the student's record or his actions in the College or outside prove him unworthy of it.

G. H. M.: The college public is fed up with purely local experiments, plans and picnics; fed up with individual showmanship and absorption of the public interest. A new college "plan" attracts about as little attention today as does a passing car. It

is now time for a more united front and a much more common resort to the frontier trails which these experimenters have blazed for us, if higher education is to meet the new demands upon it. If American youth can't find *work*, they are bound to pour into our colleges in ever larger groups and to stay there longer. Their needs must be met and met within the bounds of a greatly reduced college income. The only remedy is simplification, unification, orientation on a revolutionary scale. The Hitler alternative, regimentation of youth out of the university and into industry, is for us unthinkable.

A. COLLEGE PRESIDENT: I am enclosing check in the sum of \$50.00 to cover our membership dues for 1934. Though every \$50.00 has to be looked at twice before it is spent these days, I consider our membership in the Association the most helpful of all those we belong to.

FORDHAM College of Fordham University does not *talk* so much about the intellectual objectives of the college. On the other hand the college is engaged definitely and persistently in intellectual pursuits. The latest public manifestation of zeal in this area of college activity consisted of a public symposium on the constitution of matter, in which four undergraduates in biology, chemistry and physics participated. Naturally, the nucleus of the attention of the participants and of the five hundred students in the audience was the atom. The structure of the atom was set forth from the points of view of the three sciences and the interest of all concerned was sustained for about two hours. The discussion reflected great credit upon the teachers of science in the college as well as upon the participating students, and it was listened to with interest and sympathy by college officials and other members of the faculty, as well as by the members of the junior and senior classes. The philosophic insight and attitude of the students was displayed incidentally in the course of the discussion by such remarks as "There is clearly discernible unity in variety among the ninety-two elements. . . . Chance cannot be a principle of consistent unity." "In ultimate analysis everything is incomprehensible." And as bearing upon scientific technique, "Chemical analysis of protoplasm is analysis of dead protoplasm."

In how many colleges would the discussion of the constitution of matter or the recent student discussions at Fordham in the fields of Latin composition and metaphysics draw as big a crowd as an intra-mural contest in athletics?

SYRACUSE UNIVERSITY has scheduled the third annual session of its Alumni University for the three days preceding Commencement. Included in the list of themes to be discussed are "The Philosophy of These Changing Times," "Modern Literature," "The Public Utility of 1935," "Recent Economic Upheavals," "Changing Syracuse" (with emphasis on new fields of endeavor in the professions, religion, athletics, exploration), "The Newspaper of Today," and other subjects of interest in science, psychology, fine arts, forestry, dramatics and child study.

THE COLLEGE OF WOOSTER will hold its second Alumni College this June for two days preceding the regular events of the Commencement week-end. The program, which is sponsored by the College Alumni Association, will include eight lectures, all given by members of the faculty. The subjects are: "Public Opinion: Its Nature and Control," "Recent Trends in American Foreign Policy," "The Problem of Leisure in the New Era," "Biological Planning," "The Poet and His Mind," "The Remaking of Morality," "The Monetary Problem in the United States," and "Milton and the Modern Age." Brief bibliographies for the use of alumni in preparing for the lectures will be published in the May issue of the *Wooster Alumni Bulletin*.

WELLESLEY'S second Summer Institute for Social Progress, open to both men and women, will be held on the College campus, July 7-21, 1934. The Institute is separate from the College and from the Alumnae Association, and is operated by a special board of representative educators, men of affairs and Wellesley alumnae, founded to consider: "What are the Elements of a Good Social Order and How Can They be Realized?" This year's theme is "The Role of Government in Economic Life."

The Summer Institute of 1933 was frankly an experiment. The theme: "Our Economic Future: Its Direction and Control" drew men and women from nineteen states and fifty-six voca-

tions, most of whom had laid aside heavy responsibilities to attend. Two weeks of study under able, informed leaders was in itself a joy. To withdraw from the confusion of economic events to judge their significance was the expressed purpose of those who came. Natural comradeship and courtesy made the interchange of opposing opinions possible without too great friction. The perfect weather, the beauty of the summer campus and lake and the excellent accommodations contributed toward a mood which made harmony prevail. The decision to continue the Institute was due to the conviction that the practical consequences of the enlightenment it is spreading cannot be over-estimated. Education and experiment are believed to be the tools, which must be forged anew again and again if we are to reach a stabilized, cooperative economic order. The Institute is this sort of a tool.

PRESIDENTIAL APPOINTMENTS

SINCE January 1, 1934, thirteen new college and university presidents have been appointed:

- American University, Washington, D. C.: Joseph M. M. Gray, Pastor of the Central Methodist Episcopal Church in Detroit.
- Friends University, Kansas: David M. Edwards, Pastor of First Friends Church, Indianapolis, former President of Penn College 1910-17 and of Earlham College 1917-29.
- Hood College, Maryland: Henry I. Stahr, Executive Secretary of the Board of Christian Education of the Reformed Church in the United States.
- Olivet College, Michigan: Joseph H. Brewer, Jr., in the publishing business as a member of the firm of Brewer, Warren and Putnam.
- Ouachita College, Arkansas: James R. Grant, Vice-President and Professor of Education at the College; former President (1926-31) of Arkansas Polytechnic College.
- Thiel College, Pennsylvania: Earl S. Rudisill, Pastor of St. Luke's Church, York, Pennsylvania.
- Trinity University, Texas: Raymond H. Leach, University Secretary of the Council of Church Boards of Education.
- Union College, New York: Dixon Ryan Fox, Professor of History of Columbia University.
- University of Illinois: Arthur C. Willard, head of the Department of Mechanical Engineering and Dean of the College of Engineering, University of Illinois.

University of Maine: Arthur A. Hauck, Dean, Lafayette College.
Whitman College, Washington: Rudolf A. Clemens of Winnetka, Illinois.

Whittier College, California: William O. Mendenhall, President of Friends University.

Williams College, Massachusetts: Tyler Dennett, Professor of International Relations, Princeton University.

In addition more than thirty (thirty-three to be exact) existing or impending vacancies in college and university presidencies have been reported to the office of the Association of American Colleges.

BUELL GORDEN GALLAGHER, newly installed president of Talladega College, Alabama, taking as his thesis the duty of the liberal arts college "not to conform but to transform," proposes to discover what a Negro college can do toward bringing "a new day in racial understanding."

"We must exemplify the thing we work for, condescension, paternalism, the merest suggestion of a feeling of superiority—these are the drops of vinegar which sour the milk of human kindness.

"We must work together, experiment together, study together, learn together, until we begin to create effective working techniques for meeting, transcending and transforming an unbrotherly world. It will take a disarming sense of humor, an unconquerable good-will, a fearlessness born of certainty and a willingness to disregard personal welfare in order to advance the common good."

WILLARD W. BARTLETT: It is seldom that the historian discovers such a store house of material as was recently found at Otterbein College. Otterbein is a fully accredited liberal arts institution of about four hundred students located in Westerville, Ohio. Although the college is more than eighty-five years old, the principal records are practically complete.

The minutes of the Board of Trustees are complete from the first meeting on April 26, 1847. The minutes of the executive committee of the trustees and of the faculty are also complete from the first recorded meetings down to the present. The president has made an annual report each year since 1873; copies of all these reports are on file. Copies of all annual catalogues, begin-

ning with the first issue in June, 1848, have been preserved. The file of printed commencement programs is very nearly complete.

The first college publication appeared in 1876. In all there have been seven, three of which still continue: the bi-weekly newspaper, the annual and the literary magazine. Complete files of all seven publications are preserved in the library. Copies of all issues of the *Alumni Register* have been carefully preserved. These contain names, addresses and in many cases records of all alumni. It was first published in 1865 and has been published at three or four year intervals since.

Student records were first kept by classes in the back of the faculty minutes book. After a time separate books and separate accounts for each student were installed. The individual card system was adopted in 1918. All of these records are in existence.

From the founding of the institution it has been characterized by a spirit of intense loyalty on the part of faculty, trustees, and students. This probably accounts in part for the great care with which the records have been preserved. When Dr. Walter G. Clippinger came to the presidency in 1909, he recognized the value of this treasury of historical material and provided the large safe in which it is now preserved.

HAVERFORD COLLEGE has set a pattern in the matter of centenary celebrations. The management provided for a survey of the first one hundred years and the formulation of a general program for the second one hundred. They took three or four years in which to prepare for this celebration. In reviewing the achievements of the past they leaned very heavily upon their alumni, not only securing factual information concerning their interests and achievements after leaving college but getting from them their evaluations of the worth of the Haverford life and of how it might be improved. The alumni very generally participated in this cooperative search for values.

Nearly three years before the celebration occurred members of the faculty gave themselves voluntarily to an investigation for three specific purposes: first, to dream a dream for the ideal small college for men; second, to have that dream criticized by the best and most experienced educators all over the East and to re-mold it into a definite plan; and third, to find ways and means

to put that plan into effect early in the second century of the college's life. For these purposes the faculty was divided into nine subcommittees, each of which undertook to take stock of an essential phase of college life. More than ninety institutions listened to representatives of Haverford as they set forth their plans with a view of receiving criticism. When the day for the centenary celebration came, a series of expositions was made by members of the faculty, each of whom delivered a speech not prepared by himself but containing the substance of what was left after their plans had been subjected to all of these refining influences. There appears on another page of this issue of the BULLETIN the condensed statement regarding the spiritual influences at Haverford.

OBERLIN COLLEGE and Oberlin community united last year in a five-day celebration of the College centennial. There were exhibits depicting the hundred years of the college, a historical parade, a convocation on religion, and numerous musical and social events. Dr. Robert A. Millikan, '91, in the Centennial Commencement Address said: "The founders of Oberlin were fundamentalists. What is a fundamentalist?—a man who sees beyond the trivial, the transient, who really sees, understands, and acts upon what is fundamental." The first "Distinguished Service Medal" to be awarded by the Alumni Association was presented to Dr. Henry Churchill King, (since deceased).

AN INTERESTING and unusual feature of the Mercer University centennial celebration at Macon last year was the presentation of the Mercer Centennial-Georgia Bi-Centennial Pageant in the Stadium. United States Senator Josiah H. Bailey delivered the Centennial Address and among other nationally known speakers participating in the program were Presidents Dice R. Anderson, M. L. Brittain, John J. Tigert, Harvey W. Cox, F. W. Boatwright, Chancellor Charles M. Snelling, Doctors W. D. Hooper, W. L. Poteat, W. F. Quillian, Hulsey Cason, W. H. Kilpatrick, William F. Ogburn, Benjamin B. Kendrick and Robert L. Kelly.

THE FOLLOWING colleges are understood by the BULLETIN to be celebrating their centennials in 1934. If there are others, they will be listed in a future issue if reported to us. The Univer-

sity of Delaware, Franklin College, Tulane University, Wake Forest College, Wheaton College (Mass.).

JOHN BAILEY KELLY: The College of Emporia celebrated recently its fiftieth anniversary. It owns fifty-eight acres of land in a prosperous city, has nine modern buildings on its campus, and a faculty of approximately thirty well trained men and women. Its campus and buildings are valued at \$750,000, with an endowment of over \$600,000. It is interesting to compare these figures with similar figures for Eastern institutions at the date of their reaching the half century mark. Harvard University had only three buildings, a faculty of five or six, a student enrolment of thirty-three, and total endowment of \$4,500. Yale had three buildings, four teachers, one hundred and eighty students, and \$6,323 endowment. Princeton at fifty years of age had three buildings, a faculty of five with a student body of eighty-nine, and an endowment totaling approximately \$25,000. From such small beginnings have come our strongest institutions! What has happened in the East will unquestionably be repeated in the West in the case of at least some of the church related colleges.

There is one other consideration closely related to these financial and intellectual considerations. If the church related colleges are to continue they must clearly define their field and function. They are not universities and most of them will never be. Their field is the field of liberal arts on the college level. Their primary business is the development of personality based on sound character and spiritual enlightenment. They will gain nothing by striving to rival the more prosperous institutions or highly specialized technical schools. So long as they recognize the limitations of their field and are content to make the most of their opportunities within these self-imposed limitations they are capable of rendering a valuable service and their preeminence in their field will presently come to be recognized. This way lies the future of the church related college.

The paper on "The Extent of the Divisional Development of the Curriculum" by Robert L. Kelly and Ruth E. Anderson in the December BULLETIN is available in reprint form. Single copy 10 cents; ten copies \$.75.

THE PHILADELPHIA CONFERENCE

The American Institute for Endowments

Approximately three hundred persons attended the first joint conference of colleges, trust institutions, life insurance and the bar, held at the Bellevue-Stratford Hotel in Philadelphia on April 24, 1934, for the purpose of discussing and approving ways and means of assisting higher education through furthering gifts and promoting endowments under wills and trust agreements and by means of life insurance. The conference, which was conducted under the auspices of the Association of American Colleges, was arranged through the painstaking efforts of Leroy A. Mershon, of Philadelphia.

The President of the Association, Dr. William Mather Lewis, presided at the meeting. The morning session was opened with an invocation by the Reverend James Ramsay Swain of the Woodland Presbyterian Church, Philadelphia.

Following an introductory statement by President Lewis, papers on "Past Methods of Securing Endowments" were presented by George A. Brakeley, Administrative Vice-President of the University of Pennsylvania, and Archie M. Palmer, Associate Secretary of the Association of American Colleges.

The question of what the colleges can do on the campus and in the field to meet their separate and collective needs in order to accord with changed conditions was discussed by three speakers: Thomas A. Gonser, Assistant to the President of Northwestern University, spoke on the topic "Making the Alumni Organization Effective for Better Financial Support"; Felix A. Grisette, Director of the Alumni Loyalty Fund of the University of North Carolina, on "Present Day Efforts to Supplement State Appropriations"; and Charles J. Miel, General Manager of the University of Pennsylvania Fund, on "What the Individual College or University Can Do to Promote the Interest of its Alumni and Friends in Providing for their Institution out of Their Estate."

The afternoon session was opened by President Homer P. Rainey of Bucknell University with a paper on "How Can the Cooperation of Trust Institutions, Life Insurance and the Legal Profession Be Made Effective?"

Gilbert T. Stephenson, Vice-President of the Equitable Trust Company of Wilmington, Delaware, and ex-President of the

Trust Division of the American Bankers' Association, explained what the trust institutions can do; John A. Stevenson, Chairman of the Executive Committee, Association of Life Agency Officers, and Professor Solomon S. Heubner, of the Wharton School of Finance and Commerce of the University of Pennsylvania, discussed what life insurance can do; and Robert T. McCracken, a member of the Philadelphia Bar, discussed what the bar can do.

Leroy A. Mershon presented suggestions as to the first steps in making effective cooperation between the various groups represented at the meeting, and Robert L. Kelly, Executive Secretary of the Association of American Colleges, gave a summarization of the high lights of the conference.

President John S. Nollen of Grinnell College, Chairman of the Committee on Resolutions, made a report as to definite procedure which was unanimously adopted and is to be found on another page of this issue of the *BULLETIN*. These Resolutions provide for the organization of a financial and fiduciary institute, subsequently named "The American Institute for Endowments."

FORTUNE for April printed a double page grouping of pictures representing the "twenty-three executives who run the United States." The undergraduate background of these outstanding national executives seems to indicate definite trends. The University of Chicago has three graduates in the list, Harold Ickes, Donald Richberg, and Jerome Frank. Four colleges are represented by two names: Harvard by President Roosevelt and James Landis; Cornell by Henry Morgenthau, Jr., and William I. Myers; Amherst by Joseph Eastman and Lewis Douglas; and Grinnell by Harry Hopkins and Chester Davis.

Eleven institutions have each one graduate in the list: Iowa State College, Henry Wallace; Mt. Holyoke, Frances Perkins; Nebraska, George Warren; Pennsylvania, Rexford Tugwell; West Point, Hugh Johnson; Johns Hopkins, Leo Wolman; Duke, Daniel Roper; Randolph-Macon, Claude Swanson; Yale, Homer Cummings; and Cumberland University, Cordell Hull. James Farley and Jesse Jones are the only non-college men among these executives.

(Continued on page 271)

COLLEGE CURRICULA

DR. WILLIAM B. MUNRO indicated in a recent talk at the California Institute of Technology that with the form of government being modified, trained leadership is more necessary than ever before: "Many of your students might consider preparing themselves for public service. For the nation that tries to control industry without availing itself of technical skill will fail. The call in this new era will be for men who are not only trained as technical specialists, but also are trained in the problems of distribution of industry's products and in the philosophy of human relations."

INTER-AMERICAN STUDIES

ANNOUNCEMENT has been made of the establishment by George Washington University of a Center of Inter-American Studies for the purpose of offering courses and special lectures and encouraging research and scholarly publications in the field of Inter-American problems. For some years George Washington University has made a specialty of studies in the Inter-American field. It was one of the first institutions to establish a chair of Hispanic American History, and, in addition to many courses given during the regular session, the University each summer schedules a Conference on Hispanic American Affairs which brings to Washington outstanding scholars from American and Latin American universities.

It is intended that this Center will take advantage of the manifold opportunities and resources in Washington. It will aim to facilitate the interchange of university students and professors and to promote closer cooperation in historical, bibliographical, scientific, philosophical, artistic, and literary matters. In this way it is hoped to bring about closer academic and cultural relationships with students, scholars, and educational institutions in the other Americas and with students of the United States who wish to obtain a broader understanding of and a keener insight into the history, thought, and culture of the Americas.

In order the better to accomplish these ends a Council of specialists living in Washington and its vicinity has been asso-

ciated with the University faculty and will from time to time offer lectures in the several fields of interest. This Council will also act as a general advisory body with the duty of formulating the program of action for the Center. Its specific functions are to make recommendations concerning courses, projects, lectures, and lecturers; the publication of worthy research results; the exchange of university professors and students; the establishment of fellowships and scholarships; the convocation of scholars, holding of special conferences and arranging and supervising of radio broadcasts; suggestion of concrete methods for cooperation with existing agencies having objects similar to those of the Center; the taking of any action necessary to encourage and facilitate all forms of beneficial cooperation between scholars in the American states; and the nomination to the proper University authorities of individuals of exceptional merit who should be granted honorary degrees.

PRINCETON'S School of Public Affairs is planning a month's summer trip to Canada, joining forces with the Geology School. The purpose of the trip is to study international relations between Canada and the United States and certain problems in the politico-economic field common to both countries. About thirty persons will make the expedition, all of whom will travel in the car, "Princeton," which has accommodations for cooking, dining, and study, as well as sleeping. Four scholarships are offered by the School of Public Affairs and two by the Geology School. The expedition will be in charge of three Princeton professors and one faculty member from the University of Toronto.

A LEADERSHIP LABORATORY

THE American University has announced plans for the organization of a School of Public Affairs to serve as a laboratory for the study of government. Conceived as a project which will serve colleges and universities in all sections of the nation, the new School will, if possible, begin its work this summer by conducting an Institute for the Study of the Emergency Agencies of the Government.

Under the direction each year of a visiting dean, the University will offer courses in its new School along three general lines:

(1) courses dealing with the broad problems of government; (2) courses dealing with technical administrative problems, such as those incident to the selection of proper personnel; and (3) courses organized along the line of the individual student's special interests. In the case of all three types of courses, the broad outlines of the work to be done will be charted by the permanent faculty of the School of Public Affairs supplemented by specialists in the field of the social sciences who will be invited to affiliate with the School as visiting professors.

In all courses special emphasis will be placed on round table discussions between students, faculty members, government officials, industrial leaders, labor officials, and representatives of consumers' groups. All students will be provided with every possible opportunity for actually seeing the Government in action. At the conclusion of any one session of the School, students who have participated in the work of the session will be required to coordinate their thinking and to state their observations and conclusions in a definite and concrete manner.

The work of the School will, in all probability, be organized on a one-semester basis. Colleges and universities will be invited to send their best undergraduate and graduate students to the School for this period of time with the understanding that they will devote all of their time to an intensive study of the practical problems of government. The work will be so organized that it will be possible for students to enroll for the fall, winter or summer session.

FOR TWO months this year, from February 5 to March 28, former Congressman Frederick M. Davenport, for twenty-one years Professor of Law and Political Science at Hamilton College, was on the Wesleyan University campus three days of each week as Visiting Professor, giving two courses in Government, using the newspaper as a text-book. He spent the remainder of the week in Washington, where he was in touch with current government problems.

During his stay at Wesleyan he twice addressed the entire student body at assembly, at one time outlining the opportunities for a college man to take part in the government of his country, the second time reviewing the good and bad points of the New Deal. Commenting upon his work there, Dr. Davenport said:

"This has been a most helpful experiment. I have found the colleges far more alive than I ever saw them before to the issues of the hour. It's a part of the patriotic wave of interest that is sweeping the country, not simply to feel about the vast new things contemplated at Washington, but to think about them, and try to determine where they are right and where they are wrong."

HARVARD UNIVERSITY has this year added a new course on "National and State Planning," designed to acquaint students with the changing social and economic needs of American life, and to show the importance of long range planning in the physical developments of the nation. The program for the course includes a study of the distribution of population, raw materials, public lands, and transportation systems, together with an investigation of effective methods for state and national planning.

The immediate significance of national planning is shown in the need for well conceived public works projects for relief of unemployment in times of depression, and special attention is given to such projects as the Tennessee Valley plan, and the Public Works program under the National Recovery Act. Among the problems considered in the course are the decentralization of industry and distribution of population, the coordination of transportation systems, conservation of raw materials, the elimination of marginal farm lands, and their use for reforestation or recreational purposes.

THE UNIVERSITY OF WISCONSIN has launched what it calls a course in "aristocratic education," the purpose of which is to prepare highly qualified and carefully selected students to play an effective part in developing and controlling the social, economic, and political machine which they have inherited from their fathers. Ten students are being chosen each year for a four-year college course, in which the ancient languages, literature, art, philosophy, history, economics, politics, and religion, will serve as subject matter. A deliberate attempt will be made to make specific information, however, subsidiary to a thorough grasp of civilization as a whole, with opportunities for comparing ancient civilizations and present-day life. The success of the work is to be measured by comprehensive examinations.

A CURRICULUM in social work has been offered by the University of Michigan for a number of years, and since 1927 a special certificate has been awarded to students in this curriculum who after graduation with the A.B. degree have served at least a nine months' apprenticeship with a qualified social agency. In 1931 the Earhart Foundation made it possible to offer more extended opportunities for field work to students pursuing these courses while still on the campus. The Earhart Foundation Fellowship and Scholarship Fund for Community Leadership amounts to \$10,000 a year for four years. The program is regarded as an experiment in training for community leadership and is now in its third year. At present the policy is to appoint ten graduate Fellows, selected from the various social science departments, with an annual stipend of \$500, and thirty senior scholars, with a stipend of \$100 a semester, which is intended to cover traveling expenses, since much of the field work is carried on in the near-by Detroit area. Each Fellow is required to take charge of a special project and to spend at least two days a week in field work. Once a week they meet in a seminar, at which the reports on their projects are given. Each Fellow takes charge of three of the scholars and directs them in work connected with his project. A special pro-seminar is held weekly for the scholars and in addition those engaged upon a given project attend the main seminar when that project is reported upon. The work of the Fellows and scholars is of course supervised by the sociology staff, and a special supervisor is also employed. The progress of the experiment is regarded as satisfactory.

MODEL LEAGUE OF NATIONS

IN THE vicinity of 325 official delegates, representing thirty-one colleges from New England, held their annual Model Assembly of the League of Nations in Cambridge, Massachusetts, over the week-end of March 10th, with Radcliffe College and Harvard University acting as joint hosts. Fifty-seven delegations representing the countries participating in the Assembly and composed of six students each presented their respective view-points. In addition to these active delegations, three non-member countries were represented, including Brazil, the United States, and the Union of the Soviet Republic.

The program included a general assembly on Thursday night with an address by Manley O. Hudson, Bemis Professor of International Law, Harvard Law School; a series of meetings of the five assembly committees; a council session and two plenary sessions at which the reports of the committees were given. The five questions considered at the sessions included "The Reorganization of the League"; "Economic and Financial Reconstruction of Eastern Europe"; "The Opium Convention"; "The Administration of Mandates"; and "Intellectual Cooperation." Dr. Harold Tobin, of Dartmouth College, gave the Critique at the last session.

It is worth while in any account of the Model Assembly to comment on the seriousness of purpose of the young people who were taking part. Any one attending the meetings for the first time could not help but come out impressed with the intelligent interest which was shown and feeling that much of value will come out of such a movement.

THE NATIONAL INSTITUTION OF PUBLIC AFFAIRS

THIS Institution, self-governing, privately financed, non-partisan and non-political, but enjoying the cooperation of the National Student Federation and the National Administration, will annually bring a group of young people to Washington for a two or three months' work and training period in the functions, organizations, procedure and methods of the Federal Government. On a plan similar to the selection of Rhodes Scholars, the students of the Institution will be chosen from juniors, seniors, and graduates of universities and colleges throughout the country. Present plans call for the first students being in Washington early in 1935.

The Institution is not affiliated with any other educational organization. Its faculty will be constituted largely of government officials themselves who will deliver the lectures and lead the forums on the various branches of the government which they represent. In addition to government officials, a limited number of educational leaders, particularly qualified through contacts and experience in government and political science, will deliver lectures and conduct discussion groups. All branches of the government, executive, legislative and judicial, will be covered in the training program.

At the conclusion of the survey period of the entire government, it is planned that each student will be assigned as an "interne" to some branch of the government, preferably the one which interests him most. He will get his actual experience for a period of several days, coming to work and continuing throughout the day as if he were permanently employed. His assignment would be as an assistant to an official in the higher brackets of governmental positions. The student will devote his last week to a special governmental problem, function or department, and will concentrate this time upon an intensive and a comprehensive application to this case work or problem. To guide the student in this work, an official in each governmental unit will serve as Student Adviser, cooperating with the Educational Director of the Institution. The Institution's training program will include lectures by government officials; forums for discussion, debate and analysis; observation of and assignment to *actual* government work and duties; special case problem work; and the writing of a report or thesis. Fundamentals and essentials of leadership, as related to national affairs, will be given important emphasis in the program.

In addition to the Washington activity, the Institution will promote the formation of non-partisan Public Affairs Clubs at colleges and universities throughout the country. These clubs will study the practical operation of government and concrete aspects of public affairs, and their members will be encouraged to engage in the campaigns of their own political parties. Civic duties and responsibilities will be the keynote of the Institution's nation-wide educational program.

LAFAYETTE COLLEGE has adopted a new curriculum which leads to striking changes in subjects and degrees and substantially disturbs the conservatism of the College's one-hundred-year-old tradition. In the belief that there is no longer a sound distinction between competent instruction in the ancient languages and in science to be used as a valid basis for continuing two separate programs, all arts and science (non-technical) students who satisfy the requirements for graduation are to receive the degree of Bachelor of Arts. The degree of Bachelor of Science will be abolished but not the Bachelor of Science in Chemistry.

For the Bachelor of Arts degree numerous requirements will obtain both for the freshman and the sophomore year. At the end of the sophomore year a student will be required to petition for admission to the junior class. This will require him to show whether he has demonstrated his ability to take advantage of the opportunities of college so as to justify his continuance. He will also choose his major field for study in which he will concentrate for the next two years. Provision is also made in the new curriculum to admit the superior student to special honors work.

The new curriculum for the engineering or technical students has been revised so that an administrative option is offered in each of the four engineering departments of civil, mining and metallurgy, electrical, and mechanical engineering. The Bachelor of Science degree in administrative engineering is abolished and the Bachelor of Science degree retained for all students qualifying in civil, mining, electrical, mechanical, and chemical engineering.

AT its January meeting the faculty of Birmingham-Southern College adopted a report involving a distinct change in its curriculum arrangement whereby the college is functionally divided into a Lower and an Upper Division. In the Lower Division emphasis will be placed on rounding out the student's general education and on foundation courses preliminary to more advanced and more specialized work. The Upper Division will be devoted to concentration and specialization.

Before admission to the Upper Division, students must complete a total of sixty semester hours of regular academic work in addition to a required course in physical education and minimal requirements in the humanities, in the social sciences, and in the natural sciences. Certain courses are specifically indicated as Lower Division subjects and not more than fifteen semester hours of such courses will be permitted for the absolving of graduation requirements in the Upper Division. As heretofore, a total of 128 semester hours, 124 honor-points, a sequence of 24 hours in a major subject, and a sequence of 18 hours in a minor will be required for graduation.

The departments will be grouped into three fields, humanities, natural sciences, and social sciences. The aim is to break down any tendency toward water-tight departmental arrangements.

The faculty members of professorial rank in the departments of the respective fields shall elect annually one of their number to serve as chairman. These chairmen will be expected to foster in every way possible closer relationship in the work of the various departments in their fields. This arrangement will entail more work on the part of the chairman. Further, each student will have a major professor as an adviser, which will give opportunity for closer relationship between the faculty and the students. Quite a bit more personnel work will devolve on the faculty members.

AT UNION COLLEGE the eighteen departments of instruction have been grouped into four Divisions: (1) Language and Literature, (2) Social Studies, (3) Mathematics and Science, and (4) Engineering. Each Division has its own chairman and curricula, and associated with each chairman are certain professors in charge of fields of study within the Division.

While every entering freshman must present at least fifteen entrance units, the specified admission requirements are determined in each individual case according to the particular curriculum the student selects, thereby integrating his high school preparation and his college course. If he is uncertain what he wishes to do in college, the admissions board enters him in that division for which his high school course has shown him to be best prepared.

Under this new plan of organization departmental walls have been broken down and a wide choice of subjects is made possible. At the same time related courses have been grouped and a number of overlapping courses given in different departments eliminated. The total number of courses offered has been further reduced by removing from the various curricula highly specialized subjects which belong rather to a university than to an undergraduate college. As a result the College is able to offer to students a total of 101 different combinations as against 26 in their previous departmental organization, and it is anticipated that much more solid work can be done with a smaller faculty.

TWO YEARS ago the College of Liberal Arts at Northwestern University instituted a four-course correlation series, which begins with a freshman course called *Man and the Past*, con-

tinues through the sophomore year with *Man and Society*, proceeds in the third year through *Man and the Physical World*, and, in the senior year, takes up the realm of abstract thought in a course called *Man and the World of Ideas*.

This four-course program is not considered as a survey or orientation plan, but as an attempt to introduce the work of all departments of the College into one or another of the courses, and to assist the student in relation to his college curriculum.

The program is considered as an effort to bring unity into the student's educational career, and is predicated on the conviction that students very rightly come to college expecting answers to a few broad questions, such as: What has been the past experience of man? What is man's relation to the society about him? What is man's place in the physical universe? What ideas has he evolved to explain God, beauty, and such general concepts?

A college offering several hundreds of courses, as modern colleges do, can expect to give only partial answers to these questions in any one course. It is to offset this tid-bit aspect of education that the correlation sequence at Northwestern is planned. The courses in the series are elective and are, in their initiatory years, restricted in number of registrations. It is not intended that a major part of the curriculum will be given over to this sort of general course, but it is believed that it is the responsibility of a college somehow to tie the findings of the various courses together in some sort of logical relationship.

CONNECTICUT COLLEGE introduced into its curriculum this year a course entitled *Problems of Marriage and Family Life*. The course is an experiment and at the present time the college is not prepared to say to what extent it is successful. The topics discussed include premarital problems as well as adjustments in married life, the physiology of reproduction and the nutritional and psychological aspects of pregnancy and lactation, the development of the infant throughout childhood, and child care as related to feeding, bathing, sleep and exercise.

The course which is offered to juniors and seniors, is given by Dr. Margaret Chaney, chairman of the Home Economics Department, and Dr. Dorothea H. Scoville, the resident physician at the college.

HIRAM COLLEGE for the past three summers has maintained a summer school which has had this distinctive feature: each instructor has offered but one course and each student has enrolled for but one course. Under this plan for a period of six weeks the instructor and the student gave their undivided attention to a single subject, covering in this time the material regularly covered in a two-semester course meeting three hours each week. Each year the response to this plan, both on the part of the faculty and the student body, has been enthusiastic. The students have thoroughly enjoyed being able to give their attention to a single subject and the instructors are persuaded that the quality of their teaching under this system is superior to that in their winter classes.

On the basis of this experiment, continued for three years, the faculty at Hiram has voted to reorganize the time schedule of courses for the regular academic sessions on the following plan effective September, 1934: certain courses, such as elementary language courses, which perhaps require a longer period for assimilation, will be offered as they are now, three hours a week throughout the year. These classes will meet at 8:00 in the morning. At 9:00 there will be a period for chapel or assembly, and from 9:30 until 4:30 with an interval for physical education, the student will give his attention to a single subject. The year will be divided into four quarters of nine weeks each and these "intensive courses" will meet daily for the period of the nine weeks. There is no thought of the instructor keeping a student in class from 9:30 to 4:30, except perhaps in laboratory courses. He may use the time in any way he sees fit, for lecture, seminar group, discussion-recitation, laboratory work, research study, or visitation to near-by towns in the interest of the subject under discussion.

This will give the instructor the same teaching load he now carries (fifteen hours)—two intensive courses and one running course each semester; and the student will likewise carry the same load as at present (fifteen hours). The amount of course credit received for the year will be the same. The difference lies in the grouping of the courses to allow the student to give his major effort to one course at a time.

The advantages of this reorganization, as the faculty members see them, are as follows:

1. The opportunity for the instructors to do superior teaching inasmuch as they will be giving practically all of their time to a single subject.

2. The discarding of "teaching by the bell system," whereby a heated discussion or a lecture or a recitation must be terminated abruptly by the ringing of the hour bell.

3. The expectation, based on experience in the summer school, of superior achievement on the part of the students inasmuch as they will not have to be spreading themselves over five different and frequently unrelated subjects.

4. The possibility of commanding the student's time for trips to near-by cities, institutions, etc., or for special lectures and conferences with visitors brought to the college. Under the system commonly in use, this can only be done at the expense of neglecting other classes.

5. The opportunity for "individualized" education inasmuch as the instructor will have in his "intensive course" a single group for which he is responsible. To these students he will be able to give the special attention they may need.

6. The elimination of one of our present "educational horrors"—the examination week wherein a student may find himself facing five or six "final" examinations.

7. The invitation to the instructor to integrate the various methods of instruction as the subject matter demands, turning from lecture to laboratory work or from lecture to seminar-discussion without reference to clock hours.

THE BOARD of Trustees of Belhaven College has approved in principle a plan for the improvement of instruction with which the college has been experimenting on a limited scale in the summer term for the past two years. The main feature of the plan is that the student should concentrate all or a major portion of her time upon one course at a time, and that each instructor should be similarly limited, so that his or her whole energy could be devoted to the teaching of one course at a time. Under the proposed plan the session would be divided into six terms of six weeks each, with classes meeting three hours per day, six days per week. Certain courses designated as minors might be arranged to meet on alternate days of the week for three hours each. Laboratory courses would require a period of four hours

per day to provide for both recitation and laboratory requirements. Running courses in Fine or Applied Arts and other branches would be arranged as auxiliary to major courses but under rigid restrictions as to course load so as not to violate the principle of *concentration* above announced. Classes would be limited to about twenty students, so as to enable the instructor to know the students more intimately and to provide larger opportunity for individual instruction.

It is anticipated that little or no change would be necessary in the scope or content of courses as at present organized. Naturally, considerable change would be necessary in lesson plans and assignments and in class methods. In order to insure the most effective use of the long three hour recitation period, wide latitude will be given the instructors, following a general plan including: (1) a written quiz on the material covered on the previous recitation, lasting perhaps thirty minutes; (2) a period of perhaps two hours for the presentation of special topics assigned to members of the class, including text and library assignments, and in which the discussion method would be largely followed; and (3) a closing period of perhaps thirty minutes for assignments and individual conferences.

The advantages urged for the proposed plan: (1) it would unify and concentrate the interest and effort of the student for a given period on one subject and within a limited field, which should serve to intensify the interest, and give greater efficiency to the effort expended; (2) it would likewise unify and concentrate the work of the instructor, which should certainly tend to promote interest and efficiency in instruction, and (3) it would enable the instructor, with complete knowledge and control of the student's time for this limited period so to plan the course and to make assignments of library research and parallel reading as to avoid periodic overloading, with its consequent distraction and demoralization.

AT THE University of Kentucky, seven departments of the College of Arts and Sciences are requiring final comprehensive examinations for graduation. Examinations will be given in ancient languages, anatomy and physiology, geology, mathematics, philosophy, physics, and zoology. During the present year the department of German has also decided to join in the experiment.

Two plans for the required preparation for the examination have been adopted. Some of the departments are using their undergraduate seminars where individual students make reports on assigned topics for discussion in the group. The innovation is that these reports and discussions are pointed more definitely than formerly toward the supplementing and coordination of the student's attainments in his field. The second plan, which has been adopted by a number of others is that of weekly individual conferences with the major students, which conferences are regularly scheduled and given college credit.

THE UNIVERSITY of Southern California has established a University Junior College as one of the several units of the University. The work began with the opening of the first semester in September, 1933. Its program comprises a two-year core-curriculum of Letters, Arts, and Sciences courses selected with special reference to training for general culture and American citizenship. Groups of elective courses provide preparation and initial training in selected fields of students' interests. The prescribed subjects constitute about two-thirds of the work of the student during the two years. The remaining third of the student's program consists of courses drawn from the offerings of the several minor divisions of the University.

The University Junior College is open to all students admitted to the University. Its curricula are provided especially for the following classes of students, all of whom are graduates of accredited secondary schools: those who have a limited number of years to give to college training; those who need and wish more than the usual amount of guidance in the pursuit of the work of the first two years of the college curriculum; those who do not meet satisfactorily the entrance requirements of the college divisions of the University; and those who transfer from other collegiate institutions but do not meet the requirements of the college of the University to which they apply.

DEMOCRACY AND RELIGION

President William L. Bryan

FROM about the date of the American Declaration of Independence to the end of the Great War, the world moved from autocracy toward democracy. From the end of the war to the

present, the world has been moving from democracy toward autocracy. Nations which were monarchically governed in 1776 and which later sought to establish some form of democracy include the United States, the Spanish American states, France, China, Turkey, Russia, Germany and other smaller states. These taken together with the democratic British Empire cover almost the whole world. Since the World War, Italy, Russia and Germany have again become autocracies. Austria appears on the verge of following the example of Germany. Turkey, a republic in name, is governed by a dictator. If autocracies are represented on the map in black and democracies in white, the changing map will show the world turning from black to white in the 140 years following the Declaration of Independence and then turning from white to black over much of the world since that time.

The dictators and their followers say that America which lately fought to "make the world safe for democracy" will and should abandon democracy as a failure and yield to control of a dictator. We face the question which Lincoln stated at Gettysburg "whether our nation or any nation dedicated to liberty can long survive." The answer will be found in what our people and especially our young people fundamentally believe and will to establish. It is a profound merit of the national movement in Russia, Italy and Germany that millions of the people, especially the young people, believe in something with all their might. The three national programs are different. The faith and devotion of the people in the three countries to their several goals is the same.

Where there is no faith the people perish. After Alexander, the intellectuals among the Greeks hopeless of creating a state according to their own will declined into three forms of surrender—Stoicism, Epicurism, Skepticism. Ferrero says that the Roman Empire fell not because of the barbarians but because the Roman people lost faith in the Empire. The Roman people in some cases joined the barbarians against their own government. After the French Revolution and after Napoleon, Alfred de Musset says that French youth lost all faith and all hope. "They that were after the flesh gave themselves up to the lusts of the flesh and they that were after the spirit gave themselves up to despair."

What do our youth believe? What do you schoolmen believe? What do you believe that you will fight for as the youth of Russia, Italy and Germany fight under Stalin, Mussolini and Hitler? If the bludgeonings of fate have beaten you out of your prosperity and also have brought you and the youth to disillusion and despair, you and they and our nation approach bankruptcy without remedy. There is an ideal better than that of any dictator. I have heard it stated by a great Jew. He said that his race had survived the defeats and despairs of one thousand years after another because through everything they have clung to the Torah—the will to live and to live victoriously. If we have that will we shall surrender our hard won liberty to no dictator. We shall live through Valley Forge and Gettysburg and whatever may befall to maintain a state wherein good order and liberty unite—a democratic state made safe for the world. Good order and justice with liberty—that is the religion of democracy.

FOR a hundred years Haverford College has sought, without stressing any creed or dogma, to appeal to the spiritual qualities which are in every normal youth. It would not be wise to recommend any change in policy at this time.

The religious atmosphere at Haverford has been as much a quiet, normal feature of its life as is the beauty of the campus. Religion has been thought of at Haverford not as something apart from life, something injected from outside, but rather as complete spiritual health. It has been and still is a simple, pervasive spirit of reverence, of sincerity, and of aspiration for the highest values of personality.

Haverford has always put a strong emphasis on periods of hush and silence, of concentration and meditation, as vital ways to interior depth of life and spaciousness of mind. The quality of service to the world which has been rendered and is being rendered by Haverford men bears plain evidence that virility and robustness of faith spring out of that kind of religious life.

During the entire history of the College the Faculty and students have met together each week as a group for a short period of corporate worship on a basis of silence and unprogrammed speaking. This unique type of meeting has had a powerful formative influence on the lives of many students, and it is a frequent testimony of graduates that these occasions often gave them a sense of the reality of God.

It is a matter of common knowledge that the spiritual influences at work in the College have brought about a condition of practical morality here which has been a notable contribution to American college life. Through ten decades our undergraduate body has been relatively untainted by drunkenness, gambling, and other vices—not so much because of formal rules and prohibitions as because of the positive influence or spiritual forces making for the good life. More than this, our graduates have carried on and exemplified the good life both here and in distant lands.

Future. In looking ahead to the future the Centenary Committee is eager that Haverford should preserve at all costs this power of righteousness, which has become traditional. It recommends that the College, while adapting its methods progressively to changing conditions, should continue to stress the spiritual forces that have proved of most value to its own students. In particular it recommends that the College shall always take care to have among the Faculty persons whose lives will have a contagious spiritual influence on the students—men whose main line of work may be in some department of instruction, but the by-product of whose lives, usually unconscious, will be revealed in the development of character that comes about in the lives of their students.

The position of Haverford College may be set forth clearly in words which are quoted from one of President Comfort's recent addresses:

I would require that our appointees be upstanding men whose daily walk among us should leave no doubt as to their personal standards of integrity and of the strength hidden in their inner life. I should further require that they speak with reverence of matters that are worthy of reverence, and that they should not belittle those things which have been found by the race to be pure, true, lovely, and of good report. There is a common type of instructor who is nothing but an animated machine, a technical expert who proceeds by rule of thumb and who has no bowels of mercy or milk of human kindness. He has no inner life, no unseen depths of inspiration, but treats his students as though they were as soulless as himself. Our colleges are no place for such. What we need is laymen who have the welfare of their students constantly upon their hearts, who enter into their students' lives and win their trust and affection. If

the power of conventional worship has been lost for a time, there is one force that will never pass out of this world, and that is the force of attraction that a noble character has for youth. If it can't be done with hymns and orisons in a dim religious light, it must be done man to man on the campus, in the study, and on the playing field. . . . It is a mistake to suppose that Presidents and Deans are the only men whose business it is to exercise this solicitude and fraternal oversight. It is the business of all the Faculty in their intimate contacts with students to cultivate their friendship and by tact to win their confidence. . . . What right has a man who has adopted teaching youth as a profession and who accepts his salary from an educational institution, to wash his hands of all responsibility for the spiritual welfare of his students? If education neglects the spiritual, it is unworthy of the name, and if it delegates the spiritual to the professional, it will in these days be ineffectual. My experience of late has been that students will pay the closest attention to the man who speaks to them of spiritual truth with frankness out of a convincing personality. . . . What counts is the individual contact. A great preacher is an occasional inspiration, but it is line upon line and precept upon precept that finally penetrates. . . . Thus in friendly contacts between older and younger fellow students must the beautiful fruits of the spirit be cherished. After all, this method is only a return to the method employed by the highest Authority we know, the Greatest Expert in the art of loving men.

H. I. BROOKS asserts that the colleges have now become the residuary legatees of many of the spiritual values which used to be guarded by the churches. . . . "Omit these spiritual values and they labor in vain who build libraries, laboratories, museums, gymnasiums, lecture halls and houses."

W. P. FEW: The builders of Duke University have sought to achieve physical beauty and unity, and through these to suggest spiritual values . . . to provide a place fit in every circumstance of beauty and appropriateness to be the home of a university and in the belief that these appropriate and beautiful surroundings will have a transforming influence upon students generation after generation and even upon the character of the institution itself.

And if Duke University is to have this unity and "round completeness," it must ever cherish some galvanizing central

principle that will hold it from disintegration. On this campus the Chapel, hard by the library and the laboratories and cooperating with the University in its every effort to promote truth and serve humanity, is not only central, but, with its stained glass, its vaulted roof, and lofty tower, will dominate the place. This is intended to be symbolical of the truth that the spiritual is the central and dominant thing in the life of man. Can this ideal be realized in our world and can religion and education in its highest forms ever engage successfully in a great formative, common undertaking to make this a better world than man has yet known? Duke University is founded in that faith; and its Gothic architecture, instinct as it is with aspiration and the glory of the imperfect, will proclaim the beautiful hope that righteousness and truth, gentleness and strength, goodness and beauty can live together, and, living together, can build a world that will sustain a civilization with great and enduring qualities.

COLLEGE, commonly accused of undermining religious faith, is strengthening the religious conceptions of the students, according to the results of a recent questionnaire at Wellesley College. The results were of special interest because Wellesley requires a critical study of the Old and New Testaments.

Juniors and seniors, questioned whether college has undermined their basic religious conceptions, their appreciation of the Bible or of the teaching of the Sermon on the Mount, maintain that on the contrary college has strengthened the beliefs with which they entered. Only one-thirteenth of the two classes admit any falling off from their original conceptions, and these attribute the change to academic courses as a rule, only a few having been influenced by their fellow students.

The large majority of the students favored the present system of voluntary chapel.

Of a number of questions suggested for discussion the psychological value of prayer aroused most interest. Questions concerning marriage and morals also drew attention far beyond such problems as life after death, or the ethical value of the Old Testament.

THE HASTINGS COLLEGE Department of Religious Education considers its most important objective the preparation of

students for voluntary service in their home churches. While a few may become full-time religious workers, it is expected that the courses given in this department will train students to become efficient teachers or officers in the church and Sunday school. Study is not confined to text-books. Radio broadcasts on religious subjects, magazine and newspaper articles, and church hymns are effectively used as materials of instruction. The School of Christian Education of the College maintains as a service to the community and a laboratory for its students an extension school in some downtown church where the children of the vicinity meet in the afternoon.

A UNITED effort to acquaint the church people of Kansas and Missouri with the work of their colleges in these two states began in Kansas City, Sunday, April 8, following a plan worked out by the presidents of the church colleges, which included the presentation of the cause of the church college on an assigned date for each community by the pastor of every Kansas and Missouri church concerned. Many college presidents, faculty members and prominent alumni, as well as glee clubs, quartets and other musical organizations, assisted in the presentation.

IN CONNECTION with the annual meeting of the National Council of the Congregational Churches which is to be held at Oberlin, Ohio, in July, 1934, an educational seminar is to be held participated in by representatives of the colleges with Congregational affiliations and others vitally interested in education under Congregational auspices. President Irving Maurer of Beloit College has been designated Chairman of the Seminar.

CHRISTIAN GAUSS: A religion which has been excluded from politics, from business, from science, and from public education, from all those fields which mean most to modern man, has naturally lost power and influence. It has become what God was for Laplace, a useless hypothesis. Before we can remedy our disease, we must visualize the dilemma into which we have placed ourselves and recognize that we have reduced Him who was once the Almighty almost to that hapless state which Grover Cleveland once described as "innocuous desuetude."

Before a new religion can make headway, we must somehow open these closed doors and somewhere introduce the notion of man's responsibility, if not to God, at least to man.

DR. HARRY T. STOCK'S small but significant volume, *Young People and Their Leaders*, is packed with constructive suggestions. Dr. Stock himself embodies the necessary qualifications both of youth and of leadership. He has a keen and sympathetic understanding of both sides of his question and as usual he has done a fine piece of synthetic work. His insight is demonstrated in his opening sentence, "The curriculum is ninety per cent teacher." He has produced a fascinating human document. His grasp of both theory and practice and his challenges to further thinking and service remind one of his long series of vital contributions to CHRISTIAN EDUCATION.

HENRY SUZZALLO: Long ago I gave up the idea that a gifted mentality can operate to its fullest powers without great character behind it. The qualities of a creative scholarship are too closely dependent upon fairness of mind, humility, reverence, each of which is attitude of mind or character trait.

J. GORDON HOWARD, Director, Young People's Work, Board of Christian Education, Church of the United Brethren in Christ: Granted that the Christian college will not release its grip upon the Christian philosophy and the Christian ideal in its educational enterprise, should not the Christian college build its curriculum in large measure on the basis of a "job analysis" of the Christian leader at work. Perhaps instead of thinking of the curriculum as preparation for teachers, doctors, business executives, the Christian college will think of the curriculum as a means of preparing the teacher who is a Christian, the lawyer who is a church member, the doctor and business man who are earnest religious workers.

So far as we know there has been no definite job analysis of the activities of a Christian leader in the local church. This would make a good field for investigation with tremendously explosive possibilities. We might find that many collegiate subjects now taught widely could be regulated to the background,

and other departments now somewhat underrated would be raised to the level of first importance.

RELIGIOUS TRENDS AMONG STUDENTS OF LIBERAL ARTS COLLEGES
OF THE METHODIST EPISCOPAL CHURCH

James E. Coons

(The figures below were derived from data gathered in the first semester of 1933-34).

Church Relationship of Students

1. *What percentage of your students practice voluntary church attendance?*
Number of replies 25; attendance 20 to 95%; average 55.68%.
2. *Is church attendance on the increase or decrease?*
Number of replies 23; increase 13 or 56.6%; no change 7 or 30.4%; decrease 3 or 13%.
3. *Is active interest in Sunday school and Young People's societies on the increase or decrease?*
Number of replies 23; increase 11 or 47.8%; decrease 3 or 13%; no change 9 or 39.2%.
4. *Has any considerable number of students professed conversion and joined the church?*
Number of replies 18; yes 6 or 33 $\frac{1}{3}$ %; no 12 or 66 $\frac{2}{3}$ %; several report that most students are already church members.
5. *Do students increasingly or decreasingly turn to the pastor for guidance in religion?*
Number of replies 16; increase 6 or 37.5%; decrease 10 or 62.5%; several report increase in turning to college staff.

Intellectual Interest in Religion

1. *Is interest in theology and the philosophy of religion increasing or decreasing?*
Number of replies 24; No change 6 or 25%; increase 15 or 62.5%; decrease 3 or 12.5%.
2. *Do Bible students seek anything more than college credits?*
Number of replies 24; yes 15 or 62.5%; no 2 or 8.3%; some 7 or 29.2%.

3. *Are there any signs that the Bible is coming back as a book of authority in religion?*

Number of replies 18; yes 9 or 50%; no 9 or 50%.

4. *Have you a group of students reading Karl Barth or interested in Buchmanism?*

Number of replies 24; yes 9 or 37.5%; no 15 or 62.5%.

5. *Do students raise questions concerning the divinity and the authority of Jesus?*

Number of replies 22; yes 16 or 72.8%; no 6 or 27.2%.

Social Teachings of Christianity

Is active student interest in such matters as the following increasing or decreasing?

1. *Foreign Missions*

Number of replies 15; increase 4 or 26.6%; decrease 11 or 73.4%.

2. *International Understanding and Good Will*

Number of replies 23; increase 23 or 100%.

3. *Brotherhood in Industry*

Number of replies 23; increase 23 or 100%.

4. *More Equitable Distribution of Wealth*

Number of replies 23; increase 23 or 100%.

5. *Social Control of Materials and Means of Production*

Number of replies 23; increase 22 or 95.7%; decrease 1 or 4.3%.

Do your students take an intelligent interest in the N. R. A. and the ventures of the present national administration?

Number of replies 23; yes 21 or 91.3%; no 2 or 8.7%.

Campus and Classroom Conduct

1. *Does any large proportion of your students make sacrifices to continue in college?*

Number of replies 25; yes 25 or 100%.

2. *Are college students learning to share their resources in a help-the-other-student spirit?*

Number of replies 23; yes 18 or 78.3%; no 5 or 21.7%.

3. *Are students more careful or increasingly careless about business contracts?*

Number of replies 15; more careful 12 or 80%; careless 3 or 20%.

4. *Is cheating in examinations practiced by your students?*
Number of replies 25; yes 22 or 88%; no 3 or 12%.
5. *If so, is it on the increase, or decrease?*
Number of replies 17; increase 1 or 5.9%; decrease 16 or 94.1%.
6. *With the repeal of the 18th Amendment are your students committing themselves to temperance measures?*
Number of replies 13; yes 8 or 61.5%; no 5 or 38.5%.

RELIGION TODAY: TECHNIQUE OF A TRIALOGUE

ON A RECENT pilgrimage throughout the country three representatives of the principal religions in America made a technique. They did not make speeches one after another, but engaged in a trialogue. Here is a transcript of some passages in their colloquy before vast audiences which discloses their persuasive method and the content of their argument.

First the Catholic (Father Ross) spoke: "Now let us examine the problem of relationships among Catholics, Jews and Protestants."

The Protestant (Mr. Clinchy) replied: "For one thing, we have reason to believe that our United States will not pass through this crisis without tribal outbreaks or other violence, if thoughtful people fail to exert sufficiently strong steadying influences."

With the present critical situation before the country, the Jew (Rabbi Lazon) stated the common obligation: "We must learn that faithful Roman Catholics, faithful Jews and faithful Protestants make good American citizens. We three are all in the same boat in this depression, and we will float or sink together."

Father Ross: "There is no denying, however, that there is considerable suspicion and antagonism directed against Catholics. But it is not primarily concerned with religion. That is, no one wishes to limit the right of Catholics to worship with Mass in Latin. The suspicion and antagonism are political rather than religious."

Rabbi Lazon: "With reference to Jews the situation is somewhat different. The areas of friction are economic rather than political. There is a widespread fear that the Jews control the country, industrially and financially."

Mr. Clinchy: "Admitting that trouble between Catholics, Jews and Protestants manifests itself politically and economically. I

know that we would be fooling ourselves if we did not state the fact that Protestants and Catholics and Jews each hold fundamentally opposing philosophies which, though they meet at many points, contain certain elements that are distinct and which cannot be fused. We must accept the facts of the existence of such incompatibilities and stop fretting about them. We shall never think exactly alike. We must find a meeting place on another plane than that on which we do our theological thinking. We must develop that high quality of respect for unlikeness which is the work of true cultivation of spirit. Cultural pluralism in America is not to be deprecated but welcomed. Having noted that, however, I believe we should take up the political and economic aspects."

After this prologue, the interest tightened. The men never strayed from the acute and irritating facts of minorities living under the dominance of majorities. In this country, of course, the Protestant churches have the power. One word describes the mind of the minorities: persecution. It was up to Mr. Clinchy to state the case. With an acknowledgment of the facts he called both his colleagues and his audiences to witness that persecution is almost invariably the behavior pattern of those who have the power. Those who yesterday composed minorities and cried against the evils they endured, turn today in the same oppressive ways when their rule comes. His illustrations were many and authentic.

"I believe," said Mr. Clinchy, "that if the Jews were in the majority in the United States today, the conditions would be reversed: we Christians would be in the same fix the Jews are. About 1880 years ago Jews persecuted Christians (when Jews were in the majority). Catholics have persecuted Protestants when, in certain European countries, Catholics were in the dominating position. I say this only to let us all feel at home here tonight. Persecution is not a disease peculiar to Protestants, it is like the measles, we've all had it."

"The problem of persecution," continued Mr. Clinchy, "is a human problem. We all need education in human relations. We are all guilty of thinking too much in tribal terms."

Rabbi Lazaron, touched by the realism of an historic truth, said: "If people only would wake up to the facts! On things civic and material the Roman Catholics are as divided as the

Protestants—and almost as divided as the Jews. Any one who knows Jewish life at all knows how even today when we are faced with terrible problems of relief and need, as well as external and internal problems, how disunited and disrupted the Jewish people are. Jews have no 'plot' against Christians."

Father Ross added that while the Jews must meet the state of people who think and fear they seek economic supremacy, the Catholics face the political suspicion that politically they are united under the hierarchy leading ultimately to a foreign sovereignty in Rome. The Catholics are not a solid bloc, as the controversy of Father Charles E. Coughlin with Alfred E. Smith, and the heated campaign of Joseph V. McKee against John P. O'Brien for the mayoralty of New York, both episodes fresh in the memory, plainly showed. All these are Catholics.

FINE ARTS

DENISON UNIVERSITY recognizes the responsibility of the liberal arts college to develop in its students an appreciation of beauty in line, color and form, which will lead them to a greater enjoyment of the beauties encountered in daily life. Its curriculum includes courses designed for the layman who wishes more abundant living through a knowledge of the best art and architecture of the past and present, for the professional man who will continue his study towards architecture and home planning, and for the practical artist who will enter one of the numerous professional fields requiring special ability in drawing, painting, and design. For the student who shows an aptitude or talent in the field of art, and who has satisfactorily completed the fundamental work in appreciation, drawing, and design, the Department of Art offers a program of advanced work arranged to suit the individual needs.

The University also offers, through its Departments of Engineering and Art, a practical course in home planning, with sufficient time devoted to the study of historical styles of architecture and furnishings so that the student will have an adequate background for general work in design and decoration. All materials and conventional designs are studied, for much that is not new is durable, attractive, and economical, but special emphasis is placed on the New Home. This new type of dwelling compares favorably in price with the old conventional construc-

tion, and it has several evident advantages: the new house is fireproof and permanent, always free from dampness and vermin, cannot shift or sag on its foundations, and guarantees a minimum of depreciation with a definite and dependable resale value.

The unit method of construction is quite flexible and is most easily adapted to all styles of domestic architecture, but the greater emphasis is placed upon the simplicity of beauty inherent in the materials. The Department of Art offers courses designed to give the student a thorough fundamental training in the use of color and form as a means of expression in decoration and furnishing. Materials are studied for their character and application in room units. Lectures are given by engineers and craftsmen from the various plants now in the process of manufacturing the new type homes, with motion pictures, slides, cross-section units, and models to illustrate plans and methods of construction.

AT TEXAS Technological College the art students are encouraged to paint murals on the bare white plastered walls of the rooms in which they work. The idea originated about five years ago when the head of the Department of Architecture and Allied Arts asked a student to design a composition based upon a Greek mythological incident and had several others place this composition on one of the walls in charcoal and colored chalk. A subsequent discovery of a process of mixing mineral colors, glue size, and poster colors, and the ease with which they could be applied to the rough wall's plaster over an aluminum base coat led to the suggestion of life size reproductions in color, such as Michael Angelo's Delphian Sybil, and Edward McCartan's Diana as themes.

These murals have a twofold purpose. First, and perhaps most important, is the creation of a goal toward which the student can work and the provision of a means whereby he is given the experience of working with old and tried compositions in color. The student receives no academic credit for this exercise, merely being permitted to place his or her name below the mural. Then there is believed to be educational value in showing these art projects to residents of the surrounding communities. It is customary each year for the Engineering Division to have an open house or a show in which the entire division is

thrown open for inspection of student work and equipment for two or three days. An opportunity was presented at this time for placing the work of the students before many parents who had never been near a museum or even seen works of art. The first year the show attracted 2000 people and the attendance has steadily risen until last year nearly 6000 people came.

The murals had at first been looked upon with an idea of permanency but it was soon found that by regarding them as laboratory experiments more interest among students was aroused. It showed a healthy growth of educational experience. Since the murals can be and are scrubbed off with lukewarm water and replaced with other compositions there is an invaluable form of art education provided.

MICHIGAN STATE COLLEGE has been conducting during the fall term classes for children in addition to the regular college art courses. These special classes are under the supervision of the instructor in charge of the teacher training course in art. The classes were instituted mainly to give the students in the Art Education course an opportunity to see the philosophy of education presented in the course put into effect, as well as to give the children of the community, where art has been taken out of the school curriculum, an opportunity for creative activity. The children range in age from five to thirteen, and work together in groups of from fifteen to twenty. They are not selected students, enrolment being limited only as to numbers. The instructors in charge encourage the children to freely express their own ideas of their surroundings and their activities. They offer suggestions only when suggestions are desired, though of course the older children have different needs from those of the younger. Great variety is offered in the choice of medium. Charcoal, colored chalk, tempera paint, finger paints, clay, crayons and soap are some of the materials with which they work. These classes meet only on Saturday mornings. During the first part of the term the college students merely observe the classes, which they afterward discuss freely with the instructors, offering criticism and making suggestions. Toward the end of the term, however, they participate actively in the teaching. This experience does not take the place of practice teaching, but is merely an experimental laboratory for the course in Art Education.

UNION COLLEGE antedated the University of Virginia in striking a new note of order amid the chaos of American college architecture. The splendidly conceived group of buildings at Schenectady were the product of the inspiration and work of a French *émigré* named Joseph Jacques Ramée. Since that time many American universities have been constructed on the Ramée model with a central dome Panthéon, flanked by symmetrical buildings about a large court of honor, among them Columbia University, the Massachusetts Institute of Technology, and the new grouping of the University of Rochester.

Union College has long been aware that its graceful older buildings were the work of a French architect, but it was not until 1890 that a graduate, browsing in an old print shop in Paris, by chance discovered a pen-and-ink plan for the grounds and buildings as drawn originally by Ramée. More recently much new material has come to light. In an attic on the college grounds, Mr. Codman Hislop, '31, unearthed a battered green portfolio containing no less than thirty-three of the original plans, sketches, and elevations, a few of them in water-color, from the pen and brush of Ramée himself. As a result, it is now possible to trace the growth and to appreciate the full sweep of the talented architect's plans for the college, only parts of which, unfortunately, were brought to completion in 1812-20. There is hope, indeed, that with their discovery Ramée's ideas may yet come to full fruition in brick and mortar at Schenectady.

THE builders of Southwestern have sought to achieve physical beauty and unity, and through these to suggest spiritual values. They have believed that these appropriate and beautiful surroundings will have a transforming influence upon generation after generation of students, and upon the very character of the institution itself. Beauty, like truth and goodness, needs but to be expressed. These need no defense; they make their own direct appeal. Whatever changes are to come in the present social, political, and economic order there will never be a time or a condition when the values which Southwestern holds dear will not be treasured and its ideals honored, or when its sane and forward-looking methods are antiquated.

A SURVEY of building conditions in American colleges and universities indicates that a large percentage of our higher

educational institutions are suffering from marked inadequacy in housing for students and academic activities. The report of the survey, which was made by Hegeman-Harris Company, Inc., reveals that out of 221 representative institutions, 65 per cent are in definite need of new construction or additions to or rehabilitation of existing structures. Only 11 per cent reported adequate buildings throughout. The remaining 24 per cent did not disclose information specific for an accurate index.

The data, which were supplied directly by the heads of the institutions concerned, show that the most urgent need is for student housing, mainly dormitories. One out of every four colleges specified inadequacy of their present equipment in this respect. Second in importance are library structures, which are needed only slightly less. Next among the needs listed in the order named are: fine arts buildings, gymnasiums, classroom buildings, chapels, laboratories and administration buildings. A wide variety of other structures, including engineering buildings, medical buildings, infirmaries, auditoriums, faculty housing, and other types, are among the less common needs.

The survey covers a selected cross-section of the institutions of higher education in the United States and closely follows, geographically, the comparative numbers of institutions in different sections of the country. Needed construction for which estimates were made amounts to about \$93,000,000. Allowing for a reasonable approximation of costs where a specific project is named but no estimate is given, the aggregate needs of the institutions that reported amount to about \$135,000,000. If this is truly representative of the country as a whole, the total needs of the nation are close to \$900,000,000 and call for upwards of 2,200 projects and structures, additions or improvements to existing structures.

Among the reasons given for this building shortage are the difficulty of raising funds, the curtailment of subscriptions, and the low cash value of securities. Overcrowding is mentioned frequently and the need for additional construction is variously described as "grave," "urgent," "crying," and even as "desperate." A number of institutions reported that work already planned and approved or actually under construction has been held up on account of present conditions.

HIGH SCHOOL AND COLLEGE RELATIONSHIPS

THE PRINCIPALS WILL RECOMMEND

WITH the cooperation of a number of colleges, the Progressive Education Association has inaugurated a plan by which students from about thirty of its member schools will be admitted to college, during an experimental period of five years beginning in 1936, on the recommendation of the principals of these schools rather than on the basis of satisfaction of standardized subject matter requirements. The students so admitted will be given special observation in an effort to reach conclusions as to the significance of general capacity to do work of college grade in contrast to records in specific subjects now required for college entrance. Associated with this plan is research in the curricula of secondary school education under the direction of groups of experts representing both the college and secondary fields. Toward the expenses of holding conferences of these groups during the year 1933-34 and the expenses of central planning by the Association, the General Education Board made available the sum of \$10,000.

UNDER a grant from the General Education Board, the University of Buffalo has introduced an extensive program of anticipatory examinations for superior high school graduates, on the basis of which they are allowed college credit. These examinations are made out and graded by the departments of the College, and are presumed to be at least as difficult as the final examinations in junior college courses given at the end of the year.

The results of the more than two hundred examinations already given indicate that more than 60 per cent of the superior high school graduates who apply to take them are satisfactory on the college level. These students are allowed to take advanced courses with college credit for the introductory work. So far it has been found that students taking advanced courses on the basis of these anticipatory examinations are distinctly superior to the average of the classes in which they are enrolled.

Preliminary to the independent work in preparing for these anticipatory examinations, the University has been experimenting with syllabi and a few small seminars (not over five or six

members) for the purpose of coaching students in the methods of preparing for their work. It has been found that the use of syllabi and seminars greatly improves the chances of success in the examinations.

THE SENIOR High School of Easton, Pennsylvania, has prepared a report on the freshman grades of graduates of the school who are this year attending college. That report, which includes the distribution of grades in the various college subjects, has been sent not only to the teachers in the high school but also to the colleges concerned.

A THREE day trial trip to college was the pleasant fate recently of 316 out of 1,000 high school girls who applied at the New Jersey College for Women in New Brunswick, N. J. From Thursday night to Sunday afternoon they lived the life of the college girl, with all its round of classes, teas, sports, plays and other activities. The girls visited classes, studios and laboratories.

Opportunity was given for more contacts than with just the one college, for on the campus, ready to talk with the girls at any time, were the representatives of eleven other institutions—all the principal women's colleges and coeducational institutions of the region—Barnard, Connecticut, Goucher, Mount Holyoke, Radcliffe, Smith, Vassar, Wellesley, Wilson, New York University, and the University of Delaware.

Special assemblies were held with talks by college presidents and others on subjects of particular interest to subfreshmen, as "Preparing for a Vocation," "Study Habits," "Time Budgeting," and "College Finances," the topics having been chosen from among those suggested by 200 high school principals who were consulted in the matter.

THE University of Pennsylvania has in the last two years greatly liberalized its entrance requirements. Under the old method, candidates who did not rank in the highest quarter of the preparatory school graduating class were required to take entrance examinations in four senior subjects in addition to the Scholastic Aptitude Test.

According to the present requirements a candidate is not asked to take entrance examinations if his principal or headmaster is

willing to assume full responsibility for his college admission. The Scholastic Aptitude Test is still administered to all candidates and the rating on this test serves as a check on the school's recommendation. In other words, a candidate who has not made a particularly good record in preparatory school must make a reasonably high rating on the Scholastic Aptitude Test if his admission is to be approved. Two classes have entered the University under the present regulations and the results have been entirely satisfactory. There is no indication that principals or headmasters have taken advantage of the recommendation privilege nor is there any evidence that the last two freshman classes have been less well prepared than those of previous years.

THIS year for the first time the University of Minnesota college ability test is being given to all the high school seniors in the public high schools of Missouri. With the results of this test in their hands and with a more carefully arranged scholarship ranking of the high school graduates, the University of Missouri hopes to be able to advise its entering freshmen to much greater advantage than hitherto. It is planned to arrange special sections, and in some cases special courses, for certain groups of students, and to watch the work of these students more carefully than in the past.

THE University of Pittsburgh, through its Director of High School Relations, makes reports each semester on the work of all undergraduate students to the secondary schools which they represent. These reports include, for each school, a graph, which, by means of superimposed curves, shows the distribution of the grades of students from the high school in comparison with the distribution for the entire student body; and a statistical tabulation which names all students from the high school, ranks them, shows their class standing and curriculum affiliation, and indicates the standing of each student in his high school fifth, in a fifth of the University student body, and in a fifth of the group from his own high school enrolled in the University. Blue-printed cumulative grade records are also supplied for all freshmen, sophomores, juniors, and seniors. The studies, prepared by the Registrar, are delivered, interpreted, and discussed by a Director of High School Relations. The material is intended for

the confidential use of the principals and vocational counselors, although copies are furnished to many superintendents as well. Cases of individual students are investigated upon request.

Letters are sent to principals, notifying them of honors won by their former students, including graduation honors, election to honor societies, selection for special scholarships and fellowships. Following the commencement seasons, the principals are advised of the graduation of their former students. Literature which may be useful in advising students is mailed to vocational counselors and to principals who do the work of advising. Included are reports of faculty committees, significant investigations of faculty members and graduate students, and other pertinent mimeographed material, as well as the usual printed booklets and bulletins describing the work of the various university schools and their entrance requirements.

Other services arranged include the providing of speakers, faculty members or alumni, for vocational counseling talks in the high schools; the handling of problems referred from the principals by telephone or mail; and the interviewing of high school students and their parents who are sent to the campus for advice. The Director also goes to the high school offices for information helpful in dealing with former students of those schools who have become problem cases on the campus. A plan is being devised for making large use of high school personnel records.

The information provided has been found useful to principals in stimulating students to their best efforts and in advising them about college, and of value to schoolmen in locating points of strength or weakness in the high-school program and in checking standards of grading. The University benefits through having a better understanding in the secondary school of its policy in selecting students and the relation between these standards and student accomplishment; also, through the possession of information about the earlier records of its students gained from high-school records and persons interviewed. The chief gain, according to the director of the service, is realized by the students, through the greater unity of interest and information on the part of administrative officers at the various levels.

ALTHOUGH the Selective Process inaugurated at Dartmouth College in 1921 has been uniformly and increasingly effective and successful, its administration has always been somewhat hampered by a certain lack of flexibility. In order to improve the situation it has been decided that two things are essential in determining who should enter Dartmouth College: first, that the candidate should possess that character, accomplishment, and personality which the Selective Process was designed to determine; and second, that his school history should indicate, both in content and accomplishment, that he was competent to proceed with the work of the freshman year.

The new admission policy at Dartmouth College, which will begin with the Class of 1938, tries to accomplish these two things. The applications of promising boys from all secondary schools throughout the country will be judged by the varied and rigorous standards of the Selective Process, and they will be admitted if they belong to one of the many types desired to insure a rich community life on the campus, and if their scholastic history and accomplishment indicates that they are prepared successfully to undertake the Dartmouth curriculum.

At the present time, scientific studies are being made which will greatly strengthen the Selective Process. These studies, it is hoped, will furnish accurate information on such extremely important qualities in the applicants as intellectual curiosity, creativeness, power and habit of analysis, reading ability, determination, and influence. Moreover, by modern objective and subjective tests, the College will be in a position to require, even more than now, evidence of the candidate's actual preparation.

YALE University is taking steps to improve the articulation of school and college work. Professor E. H. Tuttle has been assigned the task of visiting schools, conferring with the masters and with the boys who care to meet him with the idea of spending the last year or two of school in the most effective preparation possible for entrance to Yale. Special emphasis is given to the possibility of securing advanced standing in subjects where training has been such as to make this possible.

THE SEVENTY Freshman Advisers at Harvard are provided in advance of registration with a summary of the informa-

tion which is available about the freshmen assigned to them. This information includes not only data about the student's school and admission record, but such other pertinent information as is given by parents and principals or headmasters of the schools from which the students come. Principals and headmasters are requested to give in advance information about their candidates which will be helpful to the Freshman Adviser, particularly about those men who appear by their work in school to be ready to take some advanced course in the freshman year. The final arrangement of the freshman programme is not made until after the student has come to Cambridge and has had an opportunity to talk with his Freshman Adviser, but candidates are encouraged to consider their college studies while they are still in school and the Dean's Office cooperates with principals and headmasters who are willing to give time to advising men still in school about their freshman studies.

IN A study of the problem of articulation of secondary schools and colleges by G. W. Rosenlof of the State Department of Public Instruction, Nebraska, 249 college deans participated. In response to a question as to whether college curricula could be reorganized, at the same time safeguarding the value of the degree, to permit certain changes, 93 per cent believed that admission to classes in freshman English could be based upon a qualifying test that would permit reasonable classification of the students upon the basis of their proficiency in English; 54 per cent would grant a degree without foreign languages; 85 per cent would allow the requirement in foreign language to be a part of the college course; 77 per cent would grant a degree without requiring college mathematics. Eighty-one per cent would be willing to admit a student upon the recommendation of the principal and the results of a standardized comprehensive examination administered by the institution. Only 47 per cent would be willing to admit a student upon the recommendation of the principal and the results of a psychological test administered by the college. Seventy-seven per cent would admit the student upon the recommendation of the principal and the standardized cumulative record from the school last attended, to be interpreted by college officers. Ten per cent of the deans be-

lieved that the graduation standards of their colleges have already been lowered by changes in admission plans necessitated by pressure from secondary school authorities.

NEAR the end of the 1933 summer session the University of New Mexico organized a conference in which members of a class on Articulation of College and High School, faculty members, and educational leaders from different parts of the state participated. The program of this conference, in the form of papers and discussions, covered many phases of the problem, such as: high school and college objectives, entrance requirements, tests, guidance, records, treatment of the gifted student, and orientation. The response was gratifying. Out of the conference came the specific recommendations (1) that the higher institutions of the state look toward the preparation of a uniform transcript blank to be used by high schools in making up records of graduates who might wish to enter college, and (2) that these transcripts contain other vital information regarding the student besides his scholastic record.

During the fall of 1933 this program was further strengthened by the formation of a state-wide committee comprising educational officials from various schools and institutions of the state. This committee adopted a four-point program urging (1) the organization of high school study clubs, (2) the adoption of the new North Central Association form of high school record card or one of like adequacy, (3) the recommendation of a uniform transcript blank to be used by all state institutions of higher learning, and (4) the organization of a state-wide testing program.

In September, 1933, the University published the papers read during its summer conference and a résumé of the discussions following. During the meeting of the State Teachers Association in Albuquerque in November the project received further attention, and soon after, the committee obtained through questionnaires an indication of a considerable degree of interest over the state. The committee has made provision for the printing and distribution of the North Central high school record card at cost, has formulated two testing programs, has arranged for use of the uniform transcript form by five of the six institutions in the state, the printing and distribution of this form, and has obtained

and distributed an outline describing methods for organizing high school study clubs.

The program has been concentrated, not upon contests and the arousal of a competitive spirit, but upon the problem of obtaining adequate records of students planning to go to college, and the proper transmission of these records. The plan of the committee is to expand the program as rapidly as possible so as to comprehend treatment of the various phases of guidance, and to stimulate effort toward their solution. The results thus far have been highly satisfactory.

THE DEPARTMENT of English Language of the University of Denver for the past three years has given a proficiency test in freshman English at the beginning of the autumn quarter covering spelling, punctuation, usage, sentence and paragraph structure, and the forms of discourse as ordinarily taught in college freshman courses. It also included an original composition of 250 to 300 words designed to test the student's ability to think clearly, to organize his material, and to express himself with some degree of accuracy and effectiveness. Those who in the combined judgment of the staff made an "A" in this test were exempted from the required freshman English and were permitted to take advanced composition or other electives. According to the psychological tests administered by the University, these students ranked, with very few exceptions, in the upper tenth of their classes. The Department has assumed an experimental attitude and has revised and improved the test from year to year. Thus far this test has been merely a means of satisfying a junior college requirement, not of shortening the time for graduation.

OHIO COLLEGE ASSOCIATION STUDY

DEAN R. W. Ogan, Muskingum College, Chairman of the Committee for College Entrance of the Ohio College Association, presented at the annual meeting of that Association at Columbus recently summaries of an extensive investigation on Admissions, Student Recruiting, and Guidance Innovations in Ohio colleges. Returns have been tabulated from thirty-three of the Ohio colleges and also independently from thirteen educators who had been asked to pass judgments upon the questions at issue. The list

of outside helpers consisted of Professor W. M. Proctor, Stanford; President Frank McVey, Kentucky; Dean Max McConn, Lehigh; Professor Esther Lloyd Jones, Columbia; Dean Ruth Streng, Columbia; Dean C. S. Boucher, Chicago; Dean George A. Works, Chicago; Dean Earl Hudelson, West Virginia; President H. M. Gage, Coe; Dean H. W. Holmes, Harvard; Professor John Dale Russell, Chicago; R. L. Kelly, Association of American Colleges; and Professor D. T. Howard, Northwestern.

The Committee reports that the average judgment of the thirty-three Ohio college officials as to the merit of the respective features correlates .75 with the corresponding judgments of the thirteen selected educators. Despite this noteworthy tendency toward agreement as to the merit of each feature, certain noteworthy differences in judgments exist as regards certain features.

Two Schools of Thought

The enumeration of features which the selected educators rated as quite desirable, and also as much more desirable than did the Ohio college officials is as below. These judgments are not set forth now as possessing any degree of finality but as possibly provocative of further study. Indeed, the Ohio Association has requested the Committee to call a conference of the colleges for next October for a careful study of the data and the recommendations.

Periodic and adequate check-up on the validity of your selection criteria, *i.e.*, to see that these entrance regulations really are fulfilling the purpose intended.

Entrance allowed without fulfilling ordinary entrance requirements under the special agreement and plan of the Progressive Education Association.

Tendency of the institution toward more liberal requirements as to the pattern of high school subjects required of entering students.

Less than four years of high school foreign language required in case of a non-conditioned student entering the liberal arts curriculum.

Less than four years of college foreign language required for entrance to the liberal arts curriculum.

Prescribed college freshman work given credit as passed, and student allowed to enroll for advanced courses in the same sub-

ject, if a proficiency test is passed previous to the time of such advanced enrollment.

Any student may take a proficiency examination in any subject, whether formally taken in college or not, upon authorization and payment of any fee imposed, for intended exemption of that subject as a required subject of his curriculum.

High school marks transmuted by a statistical formula in an attempt to render more comparable from high school to high school the scholastic credentials of applicants for admission.

College frees the time or part time of at least one instructor to work on curricular problems.

A student not a candidate for a degree in the college or university is free to elect any course for which he has the stated catalogue prerequisites.

Scholarships, to winners of a college-conducted scholarship contest, available to prospective freshmen.

For students ranking in lowest fraction of high school scholarship (*e.g.*, lowest quarter, or lowest third) a minimal intelligence test, or placement test standard is required for admission.

The high school is asked to make guidance suggestions for particular students for the assistance of college counsellors.

All students scoring low in intelligence retested as shortly after the original test as possible.

Admission as special students of those over 21 without a high school diploma.

Elimination from college entrance considerations of the 9th grade, in case of students admitted from a senior high school (with 10th, 11th, and 12th grades only).

Deferred fees, covered by loans with notes or other legal security signed by parents or guardian, accepted.

Single "extension" courses electable by townspeople without matriculating and without being required to pass regular entrance conditions.

Junior Deans.

Employment of a college counsellor for both men and women with a title such as counsellor, dean, vocational guide.

Experience of student-success, by individual high schools accumulated with a view to "black-listing" individual high schools which persist in sending poor students to college.

Guidance camp for prospective freshmen, previous to freshman week (*e.g.*, Stevens Institute).

Exceptionally capable freshmen allowed by permission to enroll for junior and senior subjects.

Final examinations given at the beginning of the course customarily in one or more courses of the institution.

Registration by mail.

High school credits granted in excess of 15 (or 16 if required) serve to reduce the credit hours required for graduation.

Undesirable Features

The enumeration of features which the selected educators rated as slightly or quite undesirable, and also as much less desirable than did the Ohio college officials is as follows:

Scholarships to children of, or to descendants of, original donors to college endowment funds.

Scholarships and/or tuition or part-tuition and/or fee exemptions to children whose parents are ministers and missionaries of the faith which established or controls the college.

A minimum age limit for admission.

Field agents employed to interview prospective students and/or their parents at church.

Scholarships and/or tuition or part-tuition and/or fee exemptions to children whose parents are ministers and missionaries without regard to religious faith.

Scholarships to those proposing to enter the ministry, missionary work, or associated social services (irrespective of parental occupation.)

A minimal number of points in the extra-curricular point system required of all students.

Conditions imposed in numbers of credits may be removed by taking elementary college courses without credit.

Field agents employed to interview prospective students and/or their parents at their homes.

A Placement Bureau (reaching some students only).

Field agents employed to interview prospective students at their high schools.

The services of alumni formally enrolled and organized for the purpose of drumming-up enrollments.

Guidance courses of specialized aim for the assistance primarily of those freshmen who "have not chosen an occupation."

Desirable Features

Both the selected educators and the Ohio college officials are in substantial agreement that the following features are desirable:

Physical examination required of all entering students and remediation or restricted exercise and an adjusted class schedule prescribed.

A Placement Bureau (reaching all students who may care to seek its services).

Parents advised of all failures made by freshman students throughout the year.

Faculty alert to recommend names to guidance counsellors of all students needing speech remediation, improved study habits, background, preparation, personality readjustment, mental hygiene or other personal service and advice.

Periodic personal interview of all freshmen carried out during their freshman year.

At least one physical examination, in addition to the freshman examination, required of all students during either their sophomore, junior or senior years.

Employment of a college counsellor for men with a title such as counsellor, dean, vocational guide.

Freshman Week.

Guidance or remedial guidance given to freshmen on the efficient use of time.

Letters regularly sent to parents of freshmen whose scholarship early in the semester or quarter (*e.g.*, after mid-semester reports) gives promise of failure.

Personal interview required of all applicants, or of as many as convenient, before acceptance as students.

Remedial "How to Study Instructions" available to freshmen.

Employment of a college counsellor for women with a title such as counsellor, dean, vocational guide.

Reports of scholastic honors of freshmen regularly or occasionally sent to student's home town papers for publication.

Parents advised of all marks made by freshman students throughout the year.

High school principal's recommendation, "I hereby recommend.....for college" required of each applicant for admission.

F. E. R. A. (Federal Government) scholarships for "those who otherwise will drop out" and those "otherwise not able to attend."

Faculty counsellors to whom are assigned one or more freshmen for counsel and advice.

Point hour ratio (scholastic average) hurdle required for admission to advanced standing (*e.g.*, to junior year).

A minimum test standard required for admission to teacher training.

Quite Undesirable

Both the selected educators and the Ohio college officials are in substantial agreement that the following features are quite undesirable:

Securing students through the services of a commercial student-getting service.

A maximum age limit for admission.

Scholarships to those proposing to enter specific occupations other than the ministry or its associated social services.

Accept all students, without exception other than those with dangerous and communicable disease, who possess a first grade high school diploma.

Elimination from college entrance considerations of the senior year of high school, entrance being based on the quality and pattern of credits of the first three years only.

ONE of the troubles of our education in the past was the fact that many people learned to read and to write, but not to think. That day happily seems to be dying. During the past fifty years we have seen the emphasis on specialized, technical training; technical men have had their day in power. For the next fifty years we shall see control in the hands of men of broad liberal education.—*Harold Willis Dodds, President of Princeton University.*

PAYING THE BILLS

PRESIDENT JAMES A. BLAISDELL: So far as the gifts of generous benefactors are concerned, it must be obvious to all that in the last four years higher education in this hour of the alarming decline of normal income has at the same time been almost wholly deprived of all benevolent concern. The reasons are clear. In a multitude of cases benefactors, formerly generous, are now by their own misfortunes quite unable to help. In other cases benefactors are so fearful of the future that their assets are tightly conserved. Then there is always the very real and most imperatively obvious and compelling need of the unemployed and unfortunate, the bitter and elemental cry for clothing, food and shelter. What place can higher education have in the midst of this universal and agonizing distress?

I think that no one can understand the heart-burdening intensity of these needs without actually facing them personally. A generation of alert youth of college age aspiring to the highest possible forms of life service, recognizing these years as the one opportunity of such preparation which will ever come to them, stands at the entrance of college gates. Many of these young people have the most meager resources; some of them practically none. Many of them give promise of becoming the choicest citizens of coming days. What shall a college president do when he stands face to face with such young people and they bespeak his comradeship?

BROADENING their cooperative house program, Mt. Holyoke College opened two fully cooperative houses in the fall of 1932, one of which, Cowles Lodge, having been in operation for a number of years as a partially cooperative unit. The cooperative system at Mount Holyoke makes it possible for eighty students to earn a reduction of \$200 a year on fees for board and room. Students in these houses are carefully selected, due consideration being given to their academic record and general recommendations, their financial need and their ability to contribute intelligently and constructively to group living. An hour each day is required for household duties, the students doing all the work except the cooking and heavy cleaning.

These houses constitute a valuable addition to the housing system, not only making it possible for students to reduce their expenses but also providing a successful experiment in group living.

THE UNIVERSITY OF MICHIGAN'S Directors of the Community Fund, at the suggestion of Rabbi Heller of the Hillel Foundation, chairman, allocated \$1,500 to the Dean of Students and to the Dean of Women for the use of needy students. At the same time the students raised a Goodwill Fund of over \$2,500 for a similar purpose. Disbursements from both of these funds were made in the form of gifts rather than loans and were used to tide over emergencies. Most of the allotments were for less than \$25.00 and none was for over \$35.00. Both gifts came entirely unsought and unexpected. It was the first time that any gift funds have been available for the use of men students. A total of 51 men and 57 women were helped from these two funds during the year, and there is still some money remaining.

AT THE UNIVERSITY OF PENNSYLVANIA, student aid is divided into (a) Scholarships and Loans under the supervision of a Director of Scholarships and Student Finances in the office of the Vice-President in charge of the undergraduate schools; and (b) Student Part-Time Employment, which is supervised by a Committee on Student Aid functioning directly under the President's Office.

The Committee on Student Aid is entrusted with the formulation of University policies relating to student employment, and the detailed work of the Committee is conducted in two subdivisions of the University of Pennsylvania Placement Service, namely, in the Student Aid Department and in the Student Agencies Division.

All appointments in the Student Aid Department are made in the regular campus and off-campus jobs, such as ushers, gatekeepers, and parking attendants for athletic events. Under University regulations no student may receive wage payments from the University Comptroller unless the case has been approved by the Director of the Student Aid Department. During the last fiscal year placements in this Department totalled 3,454. Another University regulation requires that a student who applies for a campus job, through which wages payments are made

from University funds, must be declared eligible by the Student Aid Department in the same way that he must be declared eligible for a scholarship or a student loan.

In the Student Agencies Division, the official University agencies through which self-supporting students earn money towards their educational expenses on the campus are supervised in detail. The work of this Division differs from that of the Student Aid Department in that the former not only appoints the students to these forms of work, but also handles the entire financial problem of the agencies. These agencies are virtually larger or smaller businesses set up on the campus and in the University buildings for the benefit of needy students. The Committee on Student Aid determines the wage rates for students who work in the agencies and promotes a cooperative attitude towards the patronage of the agencies on the part of the faculty and the student body.

PRESIDENT CHARLES E. DIEHL: All of us realize that it is the faculty which really makes the college that it is the teacher who "tempts upward," who is the leader into the higher life. The gifted men who compose the faculty of Southwestern have made this institution the outstanding college of liberal arts which it is recognized to be, and they have done this by incessant labor, upon salaries which were never adequate. Every real teacher probably has the point of view which George Herbert Palmer, of Harvard, whom many have regarded as an ideal teacher, expressed when he said that Harvard paid him for doing what he would gladly pay for the privilege of doing if he were able. But the fact is that the teachers are not only not able to pay for the privilege of teaching, but they are not able to continue in the profession unless their income is sufficient to provide for the modest needs of their families. In the heavy reduction in operating expenses last year, the faculty and the staff bore two-thirds of this burden by accepting further salary reductions. The faculty, which by reason of the low salary scale always pays a substantial part of the cost of education, has during this period been required, in order to maintain the college, to bear a burden which is unreasonably great, and which must be only temporary. It is of the highest importance that the academic career, in order that it may be fruitful, shall be characterized by freedom and security, that it be protected when disability or advancing years bring incapacity for continued intellectual labor. Some one has well said that nothing can be more false

than to look upon an academic officer as one who is paid a certain wage for a definite amount of work measured in hours or months or years.

W. R. KEDZIE, Secretary of the Congregational Education Society, is impressed by the tenacity of life in our colleges as revealed by the depression.

It has tested the strength of all institutions, even the best fortified, but it has revealed a purpose and courage on the part of those who bear the burden that is thrilling. It is not too much to say that in many cases these institutions are being carried not only on the hearts, but actually on the backs of the members of the faculty. When ordinary resources have failed and endowments have been "frozen," the members of the faculty have taken up the slack, and without complaint. Anything to keep the college functioning. Here is a typical example—in one of our colleges the faculty voted to take a clean cut of 50 per cent in all salaries rather than to curtail at any point the effectiveness of the educational program. It is this sort of thing that made our colleges outstanding in the past, and will remake them in these trying days. A special word of appreciation should be spoken of the presidents of these colleges. I have seen the lines deepen on their faces and the tired look in their eyes grow tragic during these past months, for they are carrying crushing burdens. No finer body of men can be found anywhere than this group of college presidents.

THE MOST serious effect of the depression at Swarthmore College has been upon the situation of individual students. There was immediate danger that the College would lose some of its best upperclass men and women for financial reasons alone, and of being compelled to choose applications for the freshman class partly on the basis of their ability to pay. The qualifications of many applicants for admission were so unusual that the Faculty Committee on Scholarships saw an opportunity, if scholarship funds could be found, not merely of holding the ground attained but of making still further improvement in the quality of the student body.

For an educational program like Swarthmore's the ability and ambition of the students are a matter of first importance. Members of the faculty were so convinced of this fact that they assessed themselves a certain percentage of their salaries aggre-

gating \$20,000, which supplemented by like assessment on the part of the administrative staff and other employees added more than \$30,000 to the scholarship appropriations for the year.

The President writes:

This action of the faculty is a magnificent demonstration of generous interest in the maintenance of the quality of our student body and in the success of the work of the College. It is, furthermore, as the President of the Corporation has well said, an indication of how strongly, the faculty realize that their relation to the College is not that of hired employees, but rather of membership in an organization in the success of which their own deepest interests are involved.

An extract from the minutes of the meeting of the Swarthmore Board of Managers indicates that the Board does not think it right to accept such a sacrifice next year.

Minutes Passed by Board of Managers Third Month 6, 1934:

RESOLVED That the Board of Managers instruct the President to convey to the Faculty and Administrative Officers a renewed expression of the appreciation which the Board feels for the generous contribution made by them to the scholarship funds of the College this year. At the same time the Board wishes to make clear that it would not think it right to accept such a sacrifice for a second year. The Board sincerely hopes that the scholarship needs of students can be provided for in some other way in such a manner as to preserve the quality of the student body.

THE proportion of the student body at Vassar that received scholarships increased from 19 per cent in 1928-29 to 30 per cent in 1932-33. Yale established 287 new working scholarships through a fund of \$85,000 provided by Edward G. Harkness of New York. During 1932-33 over 1200 Yale students were wholly or in part self-supporting, including 300 freshmen. In an effort to aid its students, Massachusetts Institute of Technology employs some of the its upperclass men as student tutors.

FIVE colleges of South Dakota: Augustana, Dakota Wesleyan, Huron, Sioux Falls and Yankton have banded themselves together as a group to continue their contribution to the welfare of that state and of the Northwest.

Early in February, the Home Stake Mining Company, of Lead, South Dakota, made a conditional \$50,000 pledge to meet the emergency of the five colleges. They stipulated that they

would divide their gift equally, \$10,000 to each, and further that they would make payment in \$2,500 allotments to the business managers of the respective colleges upon receipt from them of a statement showing that an equal aggregate amount had been pledged and paid in cash subsequent to November 1, 1933.

The appeal of these colleges comes out of an acute and immediate crisis. They are engaged in a great cooperative enterprise.

A SUMMARY of the outline of the Rollins College Unit Cost plan is presented by Mr. E. T. Brown, Treasurer, in the terms which follow. The plan was put into effect in the fall of 1933.

1. We budgeted the College on a liberal but not extravagant basis and determined that the sum of \$1350 should be the unit cost to cover all expenses of board, room, tuition, fees, etc. This was an increase of about 50 per cent over the previous average rate of \$900.

2. At a general assembly the students were acquainted with the idea of the plan and the same day a thorough explanation was mailed to all parents.

3. During the ensuing week, small group meetings were held with students to discuss and explain the plan. These meetings were continued until the entire student body had been reached.

4. While we gave the old students the privilege of returning at the old rates, we emphasized the fact to both students and parents that we expected those who could conveniently do so to pay the new rates. We not only secured the opinion of the students, but the written confirmation of the parents as well.

5. We set up our endowment income (approximately \$65,000) as a scholarship and loan fund, giving first preference to old students who could not pay the full rates.

6. As the College could not furnish identical dormitory accommodations to all students, first preference was given on the basis of seniority, and not on the amount paid by the student.

7. As a means of cooperating with the local community, we made provision for a limited number of day students at the rate of \$455 for tuition and fees only.

8. All new students entered on the basis of the new rates. Any scholarship or loan remissions to individual students were given only after specific consideration.

In general the nest results have been as follows:

1. About 10 per cent of the old students are paying the new rate in full.

2. About 45 per cent of the new students are paying the full rate, the remainder receiving some scholarship or loan consideration—usually not over the one-third of the new rate.

3. The net increased revenue received is approximately \$28,000, which is a sizeable sum in a small college having an average enrolment of approximately 350 students.

4. A slightly smaller number of new applications for admission were received. How largely this was due to the increased rates we can only conjecture, but it is possible the increased rates did deter some from applying.

Obviously, the Unit Cost plan is no universal panacea for all ailing budgets. Many institutions are and must remain social service institutions and must be supported—if at all—by private philanthropy. Certain research and graduate work for the public welfare should likewise be subsidized by taxation or philanthropy. This line of reasoning does not apply to many hundreds of thousands of undergraduate students in our private colleges and universities since the motive of the vast majority who seek higher education is undeniably selfish. If the Unit Cost idea were universally adopted and wisely administered it need not exclude a single worthy student now receiving a higher education. But it would add millions of dollars to the income of hundreds of struggling institutions—and, incidentally, years to the lives of thousands of perplexed and bewildered college and university administrative officers.

THE will of Charles H. Morse, late of New York, who died on March 3, leaves Wesleyan the residue of his estate, estimated at a million and a half. Apparently Mr. Morse never saw the campus or had any direct connection with the College. He was not himself a college man but both he and his older brother, who was associated with him in rubber brokerage business, and who died about fifteen years ago, knew of the close ties of their cousins, the Thorndikes, with Wesleyan, and the bequest probably came as a result of this. Mr. Morse's mother, in whose memory the fund is given to the College, was Persis C. Thorndike; her brother was the Reverend Edward R. Thorndike, the father of the late Ashley H. Thorndike, '93, trustee from 1931 to 1933, Edward L. Thorndike, '95, and Lynn Thorndike, '02, all three professors on the Columbia faculty.

The Trustees of Wesleyan University are authorized to use principal or income or both of the Morse bequest "for such pur-

poses, for the benefit and advantage of said University, as they deem wise and prudent."

The three largest gifts to come to Wesleyan in her entire history have been given by persons with no immediate connection with the College—the Armstrong bequest, the Denison gift, and the Persis C. Thorndike fund. It is probable that these three will amount to a larger sum than the total endowment gifts to the College from all other sources in her whole history.

It is expected that the Persis C. Thorndike fund will be used almost entirely for endowment.

IN THE March, 1934, issue of the *Technology Review* (Massachusetts Institute of Technology), the Editor and Business Manager have assembled significant data on "Academic Economics." The findings of a number of investigations have been summarized as answers to seven specific questions.

1. *How much has the income of American colleges been reduced since 1929-30?*

Based on data from 54 publicly controlled institutions, 40 per cent; 125 privately endowed institutions, 31 per cent.

2. *What reduction in teaching and administrative personnel has occurred since 1932-33? Since 1930?*

A survey made by the United States Office of Education indicates a reduction of 4.2 per cent since last year. The results of a study made by the American Association of University Professors show a decrease since 1930 amounting to 7.9 per cent for privately controlled and 6.9 per cent for publicly controlled institutions. According to the National Research Council, employment in industrial research laboratories has dropped 34 per cent since 1930.

3. *What has been the range of reduction in college salaries?*

The United States Office of Education reports that 96 out of 116 institutions are cutting the salary scale this year below that of 1932-33. Forty are making no cuts, which is practically the same proportion reporting no cuts last year. A large number of those which have not reduced salaries, however, have avoided this only by making reductions in staff.

The salary reductions reported this year are larger than those in 1932-33. Last year more than one-third of the cuts reported were less than 10 per cent, while this is true of less than one-eighth of those reporting in 1933-34.

4. *To what extent has research been curtailed?*

A survey made by the authors, which covered 18 large institutions, indicated a decrease of 25 per cent since 1929-30. Similar data from the United States Office of Education, including 34 institutions, show a decrease of 21.3 per cent in the same period.*

5. *What has happened to college registration?*

Statistics compiled by the American Association of Collegiate Registrars for 581 institutions show a decrease since 1932-33 amounting to 3.6 per cent. The largest loss, 5.2 per cent, occurred in the universities. Junior colleges reported an increase of 9 per cent.

6. *How much have gifts to educational institutions decreased?*

The John Price Jones Corporation compiled statistics on publicly announced gifts to philanthropy in six American cities for the past two years. Gifts to educational institutions totalled \$14,552,988 in 1933 as against \$59,498,928 in 1932.

7. *How many colleges have lowered their fees?*

On the basis of data collected by the Association of American Colleges, 114 out of 214 institutions reporting reduced tuition or living expenses or both.

PRESIDENT Blunt in her speech of acceptance of Windham House, the new dormitory of Connecticut College, said:

An ideal dormitory is a place in which to stretch one's mind and help it grow by long hours of reading and thinking and by stimulating talk with congenial friends. It is a place to make friendships that will last, with a basis of common thoughts and experiences, with generous give and take. It is a place for play and happy fun, a place for the thoughtful solitude that gives serenity and keeps one in touch with one's sources of inspiration. It is, in short, a place to make happy and worthy members of the college community and of the communities to which they will go.

In Windham House, Connecticut College is placing new emphasis on the importance of rooms for community living in the dormitory. The entire ground floor of the building is occupied by the living room, reception room, game room and dining room. All are beautifully and comfortably furnished and everywhere an abundance of bright color prevails. . . .

Windham House was given the college by the people of Windham County, Connecticut, who raised the money over a period of nineteen years.

* The Government expenditure for research in the New Deal is relatively microscopic.—*Editor*.

THE ALLEGED OVER-POPULATION OF THE COLLEGE*

ROBERT L. KELLY

YES, we have too many college students—and also too many farmers, bankers, brokers, and candlestick makers. We certainly are getting on each other's nerves. When the birth control bill was before Congress and the hearing was proceeding in the House committee, Congresswoman Kahn, of California, announced she would support the bill if they would make it retroactive.

Since the Congress of the United States failed in its manifest duty, we are studying our problem with the hope of devising other expedients.

First of all, we should have a common understanding of terms. What do you mean—college? The American "college" is the college of liberal arts and sciences. There are other colleges, almost *infinitem*, with appropriate prefixes and suffixes—colleges of education, of law, medicine, dentistry, pharmacy, nursing, engineering. Who can count the schools and colleges in a great university, or, to be specific, give the list of the different professions of engineering?

Again, what do you mean by over-population? Are you speaking of existing academic conditions or of more nearly ideal conditions? Are you speaking of abnormal times, such as we find ourselves in now, or more nearly normal times? Are you speaking of the students now enrolled in colleges or of those who might be enrolled? Are you speaking of colleges in terms of their present objectives, if any, and achievements, or of the colleges which are in the process of becoming? Are you thinking of the society from which the students come and to which they are to return, as static or also as in the process of becoming?

Admitting all the multiplicities and inadequacies of our present colleges and our present students, it still remains that for every earnest student in an American college, there is an earnest boy or girl who, for one reason or another, is deprived of the privilege of attending college, and should have that privilege. Thomas Jefferson said the chief purpose of the University of Virginia was to reach out and find the boy of promise. As yet

* Address at a joint luncheon of the Personnel Research Federation and the American College Personnel Association, Cleveland, O., February 23, 1934.

we have never succeeded in doing that on a grand scale. If there are too many students of the wrong kind in the wrong kinds of colleges, it does not follow that there be too many, either of students or colleges, if we had the right kind. Our problem is not primarily a problem in arithmetic,—it is a problem in personalities, in social evolution, in adaptation.

So long as President Robert G. Sproul, of the University of California, can declare that “too many doctors today are little more than plumbers”; so long as Dean Justin Miller, of Duke University School of Law, discussing licensure, can assert that there are constantly seeking admission to the profession, “shysters and scalawags whose only reason for wanting admission is, as one applicant recently testified, ‘to make a lot of jack in an easy way’”; so long even, as Dean Lewis, of Baltimore, President of the American Medical Association, can declare that too many medical graduates are turning toward specialization, we may as well admit that the profit motive, at our peril, will be made the dominant motive either in liberal or professional education. The Engineering Foundation proclaims that engineering is a fine art—it is a career and a culture. What has been rejected by many as pernicious in the liberal college, exploration, experimentation, flexibility—superficially referred to often as indefiniteness—has now become the chief cornerstone of our educational program. Thanks be, to educational as well as economic fluidity. May we be preserved from the blight of educational rigidity.

INCREASE IN COLLEGE ENROLMENT

The remarkable increase in college enrolment during the last four decades is a striking feature of American democracy. From approximately 122,000 college students in 1890 there have been consistently annual increases until today there are 1,000,000 students in institutions of higher learning, three-fourths of whom are enrolled in collegiate departments. One student in college to 160 of the population—that may appear to be a large number. One student in college to fifteen young people of college age—that may indicate in the light of our present admission methods a prodigal waste of potential human capacity. President Raymond Walters points out that despite the depression, attendance this year of full-time students in American

universities and colleges is only 5 per cent below that of last year. Secretary Doak S. Campbell, of the American Association of Junior Colleges, reports that there are enrolled in those institutions this year more than 105,000 students.

President Walters makes the following generalization regarding attendance trends in higher education:

Liberal training maintains its hold. Young men and women in practically undiminished numbers are continuing to take liberal arts courses in the universities, almost equally in the privately-controlled institutions having tuition fees as in the institutions under public control where tuition is free, with varying incidental fees. In the independent colleges of arts and sciences, which are very largely privately-controlled with tuition fees, about 95 per cent of last year's enrolment is reported this year.

There is a definite attendance trend away from certain types of professional and vocational training. Preparation for teaching is the most pronounced instance of this; there are decreases of around 13 per cent in university graduate schools which prepare largely for teaching in schools and colleges, and decreases likewise in university schools and departments of education and in separate teachers colleges. Engineering and architecture reflect recent industrial conditions in their decreased enrolments. There are similar enrolment drops in journalism, music and pharmacy.

There are small attendance increases and decreases in other professional and vocational fields. As to schools of law, medicine and divinity, there are indications of limitation in numbers admitted; the totals this year in each are slightly higher than last. The university schools of business administration report totals less than 4 per cent under those of 1932. The decrease in agriculture, forestry and dentistry are about this same percentage.

Now from the standpoint of ability of the colleges to handle the students, there is not a too great enrolment. The statistical reports of the United States Office of Education show increases in the physical plant, endowment funds, income from various sources, number of volumes in the library, instructional facilities, and teaching personnel during the past four decades, corresponding closely to the increase in registration during that period. While the surveys of individual institutions and of groups of colleges reveal many remediable inadequacies, they do not indicate "over-population" of the colleges concerned,

from the standpoint of capacity for effective operation, nor do the studies of the teaching load, such as those made at the University of Minnesota and elsewhere.

CHANGING SOCIAL CONDITIONS

There is, however, a clearly discernible lag on the part of our higher educational institutions in adjusting themselves to changing social and economic conditions.

The report on *Recent Social Trends in the United States*, published last year, indicates that socio-economic changes have been proceeding with unprecedented speed during the past three decades, that these changes occur at unequal rates in different social areas, such as business and industry, government, education, family life, science, and religion, and that the state, the school and business are rapidly extending their areas of influence and control, while home and church have been lessening their phases of influence. The problem before our educational institutions is therefore one of adjustment to these rapidly changing conditions. No longer do the large majority of college graduates enter the professions. They are now to be found in all walks of life. The economic upsets of the past four years have not only thrown many of these graduates out of work but have also reduced the opportunities for the employment of the oncoming graduating group.

The shifting occupational patterns are summarized in the following statement taken from the Hoover report on *Recent Social Trends in the United States*.

Changing occupations present a panoramic view of long time social trends. They suggest also something of the human significance of the more recent changes of the past decade. As the years have gone by there has been a smaller and smaller proportion of the population engaged in agriculture and a greater and greater proportion living in urban districts. The shift to the cities has brought a profound change in the outlook on life. More women, especially more married women, are now working for pay outside of the home. Old skills and techniques of workers that have taken years to build up are being lost with the advance in machinery. Machines are cutting down the grilling toil required in many occupations. White collar workers are increasing in number. The prevalence of indoor non-manual work has reduced the necessary calorie content of the food consumed

by a large proportion of the population. The electric light has extended the activities of work and leisure into all hours of the twenty-four hour cycle. Machines are being introduced into home and office as well as factory. Before our eyes are continuous and innumerable shifts in occupations in all fields of endeavor. The shifting occupational pattern is richly suggestive of the meaning of social change, revealing the decline of old habits and institutions and the rise of new.

EFFECT UPON COLLEGE EDUCATION

How does this all affect the colleges? In the first place, the shift in occupational patterns has resulted in a lessening of the emphasis on specific training for professions or vocations. As a corollary this change in emphasis has brought to the fore the more fundamental aims and objectives of the liberal college. No longer is prospective employment in a specific line of endeavor made the primary aim of a college education; instead the endeavor is to provide training for a more wholesome life, better citizenship, and the cultivation of broad human sympathies, as well as some measure of significant and ordered knowledge of the main fields of human interest—in brief, a good general education, which will help the student to make the most of the whole day—not a mere fragment! The aim, as expressed in one college catalogue, is to develop in the students an understanding of the world in which they live, correct habits of observation and reflection, proper appreciation of artistic, moral, and spiritual values, and attitudes toward life and toward their fellow men that are socially desirable.

An educational commission which recently completed a study of public education in the State of Kentucky included in its report the objectives of higher education:

1. Preserving, interpreting, disseminating, and applying knowledge.
2. Developing the power to make personal and social adjustments.
3. Creating intelligent and active citizenship.
4. Furnishing a philosophic and religious background for ethical and spiritual interpretations.
5. Preparing for economic and vocational competency.
6. Giving a cultural background for satisfactory living.

Every high school graduate should not attend college, nor should those who continue their education all attend the same type of institution. With the increase in proportion of the youth of the country seeking education beyond the high school, there is an urgent need for a wider distribution in the types of our higher educational institutions. There is particularly a need for those which will train "line workers" as contrasted with "staff workers." This need was pointed out very cogently by Charles R. Mann in his survey of engineering education in 1918. Pratt Institute in Brooklyn and the Rochester Athenaeum and Mechanics Institute, pioneers in this field, have held consistently to this type of program.

The liberal colleges on the other hand have tended to individualize their instructional programs and, all too slowly, it is true, adapt them to the individual differences of their students. The more progressive colleges are sectioning their students, both actually and by implication, through the use of such instruments as divisional syntheses, honors courses, independent study programs, selective admissions, placement tests, and comprehensive examinations. In order to meet the flood of students seeking admission to college, entrance requirements have been revised not so much to stem the student tide as to guide and orient the students in their quest for higher education. Through these instruments the colleges are enabled to render more effective educational guidance to their students, to speed up and enrich the work of the brilliant student and to bolster up and direct the less gifted.

The evil effect of a restrictive program was recognized in the final report of the Commission on Medical Education which urged that pre-medical education should be general, not pre-professional.

A sound general training is of more value as a preparation for the study of medicine than a narrow, technical training limited largely to the pre-medical sciences. If the pre-medical period is intended for the purposes of general education, it should be permitted to serve these purposes. The tendency of medical schools and regulatory bodies to define in detail the amount and character of pre-medical education is contrary to the spirit of real education, the unit of which is the student, not the courses, or the curriculum—

the medical schools should cooperate to avoid prescribing that training in such a way as to prevent the development of intellectual self-reliance and broad cultural interests in the students, a lack of which is so conspicuous in medical students at present.

As Charles H. Judd has expressed it in *Recent Social Trends in the United States*:

A college education is no longer thought of as a rare opportunity open only to students of distinctly intellectual tastes. Many young men who intend to enter business are in college; many young women who have no vocational expectations whatsoever are also in college. For a very large fraction of the population a college education is regarded as a natural sequel to secondary education. The colleges have responded to this new view of the meaning of college education and are offering courses in *practical* subjects which were not regarded as *academic* subjects in the nineteenth century.

SERVING THE UNEMPLOYED COLLEGE GRADUATE

It must not be forgotten that the present enrolment in colleges is partly due to the efforts of the colleges to relieve unemployment. Many institutions are allowing their recent graduates and also unemployed members of the local community to attend college classes without charge. One college goes so far as not only to invite the unemployed graduates to return to the college with free tuition but also to make only a nominal charge for board and room. The faculty of a university has provided a fund of \$10,000 to be used for post-doctoral scholarships. Another university gives preference to its recent graduates whenever possible in filling positions as readers and also graduate scholarships for continued study.

Adjustment Service, under Dr. Jerome H. Bentley's direction in New York, the National Occupational Conference, established by the Carnegie Corporation and the magazine *Occupations*, are all indications of notable efforts to meet the present crisis. With all of these agencies the colleges are happy to cooperate.

A few years ago, before the present social upset occurred, the leaders of professional education, on the post college level, quite generally agreed to four propositions:

That the enrolment in their institutions had reached or about reached the saturation point;

That the number of men and women in their respective professions had reached or about reached the saturation point;

That there was a distinct trend toward a broader liberal preparation for admission;

That there was a distinct trend toward the increased inclusion of liberal studies in their own programs of professional education.

Society has since that time relapsed into chaos. We are at the beginning of a new study of saturation. The tendency toward the inclusion of liberal studies has been greatly accentuated, however, at least in theory.

The presidents of leading universities and the presidents of medical and law associations are consistently and persistently arguing that the members of their professions must have a broader appreciation, than is now customary, of the psychic, the social, the economic, the sociological factors which may enter into their professional responsibilities.

This certainly is the way out: Not fewer well qualified students interested in the development of our complex life as a people, but more; not less appreciation of the finer things of life to dedicate to the welfare of the state, but more; not necessarily more "white collar workers," but more who might be white collar workers if and as the demand for such workers increases; in any event, more men and women who are equipped, whatever their means of livelihood, to live richer lives and contribute more generously to the life of the community.

The great problem before us now is the socialization of education and the adaptation of education to a changing world. This applies to all levels of education and all honorable types of work, whether of the hand or the brain.

Colleges must clearly, even if broadly, state their institutional objectives, and adjust their programs accordingly. They must study available and rapidly emerging jobs, and, above all, they must become familiar with the interests and capacities, individually, of their students, and the adaptability of those students to the newer as well as the older forms of human service. This not a few colleges have done already to such a degree that they

are remarkably successful in the actual and immediate placement of their graduates. It is in this area that the personnel movement has already made a remarkable contribution. Every alert college in the United States appreciates the work which is being done by the personnel workers and in increasing measure will rely upon their guidance in the colossal task of interpreting the meaning of jobs and of adjusting college men and women to, and placing them in, the right jobs.

THE National Occupational Conference is interested in all aspects of occupational adjustment, and in cooperative efforts to study this problem. It seeks to encourage research in fields where adequate information is not available at present, and maintains at headquarters an index of published information on all occupations. A survey of vocational aptitude tests is now in progress. The office is located at 522 Fifth Avenue, New York City.

Within the limits of available information, the Conference provides for educational institutions a consulting service regarding the theory and practice of vocational guidance, and the results of research in occupational adjustment. No charge is made for any assistance which can be given by mail. Upon request, a staff officer of the Conference will visit local institutions for consultation regarding the organization of work designed to contribute to the better occupational adjustment of more than one person. The Conference will contribute the services of staff officers for such trips, but will expect local institutions to defray the necessary expenses. The work of the Conference does not include counseling with individuals regarding their personal occupational problems.

One of the most important services the Government should perform would be to operate a continuous statistical service covering the present and future demands in all classified occupations, and the number of persons ready or preparing to fill them.—*Walter V. Bingham, Director of the Personnel Research Federation.*

WHAT TO DO WITH THE CHURCH COLLEGES

A Christian College Replies

L. B. BOWERS

PRESIDENT OF KANSAS WESLEYAN UNIVERSITY

IN a recent issue of the *Christian Century* its editor asked the church a number of very significant questions, the first of which was, "What shall we do with our colleges?" I wish to make reply to that question, saying, whatever else we might do, the one thing we should do is to build a program of united effort on their behalf.

The factors and forces responsible for Protestant denominationalism may not yet be sufficiently neutralized to call for a union of all Protestant churches; but there is a growing feeling that in the fields of moral reform and social service, in which our objectives are so evidently common, we could work much more efficiently by uniting our efforts; and nowhere can our objectives be considered more nearly uniform than in the field of higher education.

That the church has a function in the field of education is generally accepted; but if it is to maintain its present strategic position in the operation of numerous small colleges, the existence of many of which is being threatened, that function must be redefined and the total constituency of the church marshalled in a united effort to save those colleges and enable them to function at the highest degree of efficiency.

I

While it would probably take at least from three to five years (this would be in accord with the time mentioned by the Editor of the *Century* in which to accomplish certain results in any forward movement in the church) before we could be ready to unite our colleges under the supervision of one great Protestant Board of Education, nevertheless there are certain steps which could be taken immediately in that direction.

1—A joint Commission could be appointed by the several Protestant Boards of Education for the study and survey of the educational task of Protestantism. Several of the Protestant Boards have already surveyed their educational institutions with reference to financial status, and academic program and equip-

ment; but, when I speak of surveying the educational task of Protestantism, I have reference to a study of the entire country with reference to present population, trends in population, and to the educational needs of various localities, thus determining the kind, number and size of institutions needed to serve adequately the purposes for which Protestantism claims to be in the field of education.

2—There are numerous instances in our program of college work as now being conducted in which greater efficiency could be attained by a definite division of educational responsibilities among the institutions that are already in the field. Some colleges could be made distinctly Colleges of Liberal Arts and should not be attempting to cover the entire field of higher education; certain others because of their traditions and environment could emphasize music and art, while others near great industrial or commercial centers should perhaps stress business or the physical sciences. Such adjustments could be determined by the preliminary survey.

3—There are undoubtedly situations in which immediate action could be taken toward the uniting of our efforts at strategic centers by rechartering the institutions already located there as interdenominational projects. There are instances at present of church colleges sufficiently removed from all other Protestant colleges that they could be rechartered as interdenominational projects without abandoning any existing properties, and without seriously interfering with the work of any other Protestant college.

II

There are many reasons for such a movement toward the ultimate union of our work in the field of college training.

1—In the first place our aims are common. This may not be true in the field of theological or professional education; but on the undergraduate level, particularly in the field of Liberal Arts our work and our objectives are so nearly uniform that there appears to be no good reason whatever for maintaining separate and competing institutions, as at present.

2—Much wasteful overlapping could be eliminated and a much more efficient program of work could be maintained. There are sections in the country where because of strong Protestant feel-

ings in the past "altar has been reared against altar" educationally speaking, and for which there is no longer any justification. Moreover, there are sections where struggling projects can be saved for the largest degree of efficiency only through united effort.

3—Until we unite we shall not utilize our total resources for the support of our educational work as we should.

For instance, there is in a certain community a Presbyterian college which is being liberally supported by the Presbyterians of that community, because it is *their* college. In the same community a Methodist church much stronger than the Presbyterian church, contributes but little to this Presbyterian college because it is not *their* college, and then gives only through civic pride and not in support of the primary purposes of the work of the college itself. That same Methodist church supports but meagerly the Methodist college in a far distant community simply because it is distant and makes but little appeal to that particular church. The same can be said with reference to other Protestant churches in practically every community in which colleges are located. Consequently our total constituency is not supporting our work of education as it should; while if, through a program of unified action, all local Protestant churches felt the maintenance of the local college to be their particular responsibility they would support the whole program of Protestant education much more liberally than they do at present.

4—Such a program of united action would command larger respect upon the part of the general public. This, I think would be particularly true of our young people who have had little chance to become imbued with the theological and ecclesiastical bases of our divisions; and I believe we would have more of them enrolled in our church colleges than we have by the present program of what seems to them to be a useless emphasis of sectarian differences.

Note, I am not making an appeal to save our colleges through the unification or amalgamation of the institutions themselves, but through a unity of effort upon the part of the churches. Doubtless in certain instances amalgamations might make for a larger efficiency; but one of the virtues of our small church colleges is that they are "small and struggling"; and if by united

effort we could maintain the largest possible number of them at the maximum of efficiency for the size of the units, so much the better. The number and location of these units would be determined by an adequate and properly motivated survey.

III

Our church colleges have a function in the field of education which can not be performed by the establishment of chairs of religion on the campuses of secular institutions. The discovery of all reality and all truth, the wisest interpretation of the facts of experience, and the development of those ideals and sentiments necessary to the building of character are possible only through the exercise of those faculties of personality which are distinctively religious; all of which means that those who direct the laboratory and the seminar must themselves be familiar with the processes of religion.

The function of the church in education must be broader than that of the requirement for church attendance upon the part of students or the maintenance of Christian organizations on the campus. Its motive must lie deeper than that of providing a Christian environment for the student while in the pursuit of truth; it must be that of giving a Theistic interpretation of truth itself—the interpretation of the universe not as a universe of chance but of infinite intelligence, and the history of mankind not simply as a process of the accidental falling-out of circumstances according to the caprice of men, but one of the guiding influences of a loving Father. Thus the search for truth under the guidance of the church becomes itself a Christian process; and its object, the inspiration of life with Christian ideals and the development of Christian character.

Until religion can be given its rightful place in our great system of public education, we shall continue to build a materialistic civilization which must ultimately shipwreck upon the reefs of its own materialism. And, until tax-supported institutions are free to make religion a vital factor in the search for and interpretation of truth, the church college must be maintained as an agency through which religion can function adequately in the process of education.

Finally, since in the field of liberal education the churches can have but one objective, and since in many instances they may be able to remain in the field only through united effort, to the unprejudiced mind, such a movement seems not only all-important, but practically imperative.

PRESIDENT STANLEY KING: The small college now faces its greatest opportunity. Its importance and its significant contribution becomes more vital as our large universities become larger and our civilization becomes more urban. Our conviction I suppose is based on the assumption that education is more than training, more than instruction, more than the attainment of a fixed number of credits, and the passing of certain examinations; we conceive of education in a college as including the whole of a young man's life during his four years of residence. Character, manners, relations with his fellows, the power and technique of group action are as essential as the hours in the classroom. And these aspects are individual; they do not lend themselves readily to the technics of mass production. They are a by-product of intimate association with and personal stimulus from the maturer minds and cultivated personalities of the faculty. So it is, so it has always been.

WORKING under the joint auspices of the Carnegie Foundation and the United States Office of Education, Dr. Walter C. Eells, of Stanford University, is making an analysis and appraisal of all surveys of higher education in the United States. More than 200 such surveys have been found. The Joint Office of the Association of American Colleges and the Council of Church Boards of Education has been responsible for at least a score of these studies.

DAVIDSON COLLEGE has abolished compulsory military training. In the future administration of R. O. T. C. those students may be excused from military training whose parents or guardians so request.

HIRAM COLLEGE is furnishing student text-books within the Unit Rate plan of \$490 in the attempt to reduce to a minimum the costs of a year of college study.

THE BOARD OF EDUCATION of the Methodist Episcopal Church has appointed a committee to investigate and report upon the extent to which the title "The Liberal Arts College," have been actually accepted and put into practice.

FLAT ALREADY!

CLARENCE P. McCLELLAND
PRESIDENT OF MACMURRAY COLLEGE

This letter from one of our leading college presidents comes nearer to the heart of the problem than did the transient visitor from the Indian road or the editor. It does not relieve our anxiety for better religious training for the young. It does defend the colleges—*some colleges, at least*—from a too sweeping accusation, and throws the blame for the “flattening” upon those parents and teachers who are primarily responsible for religious impressions of the young.—*Editor, The Christian Advocate.*

EDITOR, *The Christian Advocate*: Sir: Stanley Jones is so obviously a man “sent from God” that it seems almost sacrilegious to question anything he says, but with all due respect to his sincerity, I venture to challenge the truth of the implications of his rhetorical question used in the March 8 issue of *The Christian Advocate* as a text for an editorial: “Why is it that so many of our fine young people come home from college with all their religion flattened out of them?”

Your comment upon this quotation is that it is a stinging question and not easily answered. My comment is that it is a misleading question and quite easily answered. It is misleading, first of all, because it plainly implies that a large proportion of our young people enter college with a buoyant, vital, intelligent religious faith. What a beautiful picture that presents to the unreflecting mind! But in a flash follows another picture, and how dark and dreadful it is! These same young people, having spent four years in college, are now leaving, their religious faith gone, and all because the president and the teachers have not been Christians or have not been faithful to their trust. “Corrupters of youth” would doubtless be the conclusion with regard to college presidents and professors reached by most of the unknowing in Doctor Jones’ audiences.

UNFAIRNESS OF INFERENCES

NOW Doctor Jones’ question might well be characterized as pure fancy, or wishful thinking, or even as an appeal to prejudice and passion. But I am concerned here only in pointing out

the unfairness of it and the harm that is likely to result from the inferences drawn from it by the editor and others less discriminating in their thinking and less restrained in their utterance.

Besides being a college president, I am the father of five children: the eldest has graduated from college, another will graduate next June, the third has just completed high school, two are in high school. Through the years, as the children have been growing up, we have maintained the family pew at the Sunday morning service of worship and, I am thankful to say, with no complaint on the part of the children; but several times they have asked, "Why is it, daddy, that there are no other high school kids at church?" My answer in each instance, I imagine, was rather evasive. The fact is, in the Sunday morning congregation of several hundred, the number of high school children could be counted on the fingers of both hands! In recent years I have spoken at the Sunday services of worship in many churches, and my observation is that the number of young people of high school age in attendance at such services is almost negligible.

Well, what about the Sunday school? Again, let me say that the number of high school students in attendance at Sunday school, week by week, is surprisingly small in proportion to the total attendance; I say, surprisingly small—I mean to those who have never taken the trouble to ascertain the facts.

NOTHING TO LOSE

THE point I am making is that, in spite of what Doctor Jones has been saying, the fine young people who graduate from our colleges for the most part have not lost anything of importance in the way of religious faith. They could not possibly lose what they did not already possess. I have been dealing directly with young people in educational institutions for a number of years and have been most deeply concerned about their religious beliefs and practices. My opinion is that most of the young people who enter college each fall come from churches which have influenced them religiously in only a very general way. It is not that they are irreligious, but they are certainly not vitally religious. They are young, healthy, and realistic. To most of them religion has but a vague relation to every-day life. I do

not think it would be unfair to characterize whatever faith they have as childish, most of their religious instruction and that which has stayed with them longest having been given them in the Beginners and Primary Departments of the Sunday school, and it does not take much of a prick to flatten it out. Just a little additional knowledge in science, history, or philosophy is likely to accomplish that.

Most of the colleges are church-related colleges and most of them are small colleges. I am personally acquainted with many college presidents, and I am happy to state that almost without exception they are Christian men who are making an earnest and, on the whole successful effort to make the Christian religion an active, ennobling factor in the life of their colleges.

JESUS CHRIST AT THE CENTER OF LIFE

FOR myself, let me say that each year I give a course to upper classmen in Modern Religious Problems, in which an effort is made, and with much success, to help the students establish for themselves a rational basis for their faith and also to see clearly the application of the gospel to living social issues. May I say also for the college of which I am president that Jesus Christ is at the center of our life. Day by day His ideals are held up before our students and, besides, we endeavor to show them the way to that mystic, intimate, personal relationship with Him which is the very essence of real religion and the true source of moral principle, right conduct, and even the highest intellectual activity and physical health.

And what is true of this college, I believe is also true of the great majority of the colleges of this country. It is impossible to measure the results of what the colleges are doing in training the hearts of their students as well as their heads. But the church in general may rest assured that the colleges are not neglecting this important task, but are actually setting before their students goals both for themselves, as individuals, and for society, which are in harmony with the religion of Jesus Christ, and that they are also to some extent at least inculcating within them the spirit of Jesus, the controlling principle or motive of which is love for God and for all mankind.

The statement made by Doctor Jones and apparently indorsed by the Editor of *The Christian Advocate* needlessly strikes fear in the hearts of devout members of the church who are entirely unaware of what is going on within college walls and, like so many generalizations unsupported by actual facts, is certain to do more harm than good.

OWEN D. YOUNG: In my view the objective of an American college should be to assist a student:

1. To develop his character.
2. To stimulate his intuitions and emotions.
3. To discover his mental aptitude and to train it.
4. To learn enough about our organized machinery of society to apply his gifts effectively.
5. To acquire skill in communications with others. That means languages, both oral and written, and manners, too.

I think I have stated these objectives in the order of their importance. The first two items seem to me largely neglected. In the third item, too much emphasis is put on training and too little on discovery. In the fourth, too much stress is put on the selfish satisfaction of the individual and too little on his obligations to society. The fifth must be a suitable carrier for the kind of load which is to be put upon it; that is to say, if the man operates in the field of science, clearness and accuracy are essential. If in the field of politics or literature, style must be added.

HASTINGS College is sponsoring the Central Festival Alliance through the Director of Conservatory, Mr. Hayes M. Fuhr. Communities within a radius of sixty miles or more will participate. In May the various community and high-school choirs composing the organization will assemble for two days in a great musical festival at Hastings. Each is to present a program under its own director and on the second evening will join in one large chorus of 750 voices under the leadership of Mr. Fuhr. The festival will not only emphasize the importance of Hastings as a musical center, but it promises to be the most notable musical event of the year in this area.

PICTURES FOR STUDENTS AT LAWRENCE COLLEGE

HENRY M. WRISTON

PRESIDENT OF LAWRENCE COLLEGE

IN an effort to make dormitory rooms and fraternity rooms more attractive, a plan of renting pictures to students has been worked out at Lawrence College. The scheme was a natural development from other projects. A former trustee of the college had become impressed with the need for better pictures in the public rooms of the college, and in the last five years, in the course of his travels in Europe, had sent a great many pictures to us. The students greeted these with very much more enthusiasm than had been anticipated, and showed their genuine hunger for good pictures. In the midst of these demonstrations of interest the Carnegie Corporation put Lawrence College upon the list of those to receive the materials for teaching art. In order to make that material available not only to students in the art department but to all the students, a number of frames were prepared with removable backs and hung in various places about the college. The pictures were removed at intervals, and new ones, drawn from the general teaching collection, substituted. About the same time, the occasional exhibits of pictures which had been held from time to time developed into a more regular and systematic effort, so that in each year twenty to twenty-five different exhibitions were held. Many of the pictures in these exhibitions were for sale, and students often expressed the desire to purchase them, but all too frequently the cost was beyond their reach.

In an effort to meet the obvious desire of the students for good pictures, and at the same time to make them available at a price which even the poorest could afford, the following proposal was made in the President's annual report on June 6, 1930.

It seems to me the time has come when the students' interest and enthusiasm, shown by their anxiety to have us put more and better pictures in the dormitory living rooms, justifies us in an effort to take another step forward. It would be a wonderful thing to have a collection of framed pictures for student use.

The variety should be very great so as to appeal to a wide diversity of tastes and interests. They should be well framed in moldings carefully adapted to the color and to the subject. These could then be loaned to the students at some rental charge, say perhaps ten per cent of their net cost. The students should be encouraged to exchange the pictures they have for others as their tastes develop, and we should make it possible for them to have more than one at a time if there is proper space in the room. If when the student graduated some picture had come to have deep meaning for him he should be allowed to take it away by simply paying the difference between the rental and the original cost. This project, I believe, would develop interest in precisely the way in which we should like to see it grow,—as part of the daily life of the individual student.

As a result of this report, one of the trustees expressed an interest in seeing it tried out, at least upon an experimental basis, and agreed to pay the cost of framing such pictures as were already in the possession of the college which might prove to be suitable. Because of the generosity of a number of artists, and friends of the college, there were about fifty pictures available, many of them etchings and sketches, while others were reproductions by the best publishers. Meanwhile, discussions with students had made it clear that the proposal to charge ten per cent of the cost would bring an undesirable element into the project. It would make the selection of pictures depend not upon the taste and interest of the student, but upon the cost. Therefore, it was decided to have a fixed rental without reference to the cost of the picture, and fifty cents a semester was made the basis. Pictures were given numbers, and catalogued just as library books, and on the back of each one was mounted a brief account of the life of the artist and his work, and a description of the process by which the picture was made or reproduced.

The plan, meanwhile, had been described to the officers of the Carnegie Corporation, and after giving the matter consideration an appropriation of \$2,000 was made available with which to put the project upon a firm foundation. Thereupon, other pictures were bought to be added to the collection, and when they arrived a Sunday afternoon was taken for an open house when pictures could be discussed and questions about them asked.

In order to be certain that not only was the plan successful from the point of view of distributing pictures, but that it met students' desires, a jury of representative students was gathered, and an afternoon was spent in discussing the pictures which had been selected and other possible pictures. The consequence of their recommendations and suggestions was that another group of pictures was chosen along somewhat different lines from those which had preceded. More emphasis was placed upon color, upon historical and other associations.

There are now three hundred pictures in the collection, and there are just enough in the reserve group to make it possible to carry on the project. Some wall boards were fixed in the main reading room of the library, and pictures available for rental are hung there. All that is necessary for the student to do is to pay his fee and take the picture off the board and take it home with him. If he desires to exchange a picture, he has only to bring in the old picture and make the exchange without any charge at all. Indeed, it has been one of the features of the plan to encourage students to do this. It was inevitable that their first choices should sometimes be those which are most immediately attractive rather than pictures which increasingly prove interesting, and it is the hope that their tastes will develop steadily.

Pictures have been rented by fraternities and sororities, by dormitory groups, and other student associations, by individual students, and by members of the staff. The selection of pictures both by individuals and by groups has led to many active discussions which have themselves been an interesting by-product of the plan. As time goes on, it becomes clear that there needs to be a very much larger reservoir of pictures from which to draw than had at first been supposed.

The idea was the product of local circumstances. Its development has gone forward step by step, in accordance with the wishes of the students themselves, so far as they could be ascertained. Student interest and response have continued long after the novelty has worn off. Almost from the first it became clear that one of the essentials of the plan was a person who would give continuous, not merely sporadic, thought to it, and who was sensitive to student interest.

JOINT CONFERENCE OF COLLEGES, TRUST INSTITUTIONS, LIFE INSURANCE AND THE BAR

WHY THIS CONFERENCE?

WILLIAM MATHER LEWIS
PRESIDENT OF LAFAYETTE COLLEGE

AS members and officers of the Association of American Colleges we should, first of all, think of it as a service organization. Especially in these times when all organizations are being challenged, when their purposes are being re-studied, it is essential that we consider how we can render real and specific service to our membership.

Nothing the Association has done seems so full of promise of financial aid to American colleges as this occasion upon which we are met today. Under the leadership of Leroy A. Mershon we have been brought together: trust officers, insurance men, members of the bar and representatives of colleges, to work out better methods of securing funds for carrying on the work of higher education. This gathering comprises a peculiarly interesting and, I believe, effective group of people. That we should undertake to find more financial support for American colleges and universities is only to meet our responsibility to the nation's welfare. I think we should not be overwhelmed by a feeling of pessimism. We have all come through a period of tremendous trial, but there is in the world today, and particularly in our country, I believe, a new set of values being recognized. The search for material gain, the clamor for money which in great measure brought about the tragedy of the past four years; those values are being put into the discard. There is a demand for a new set of social values; recognition of the meaning of the abundant life in a spiritual sense; a realization that business must be interpreted in terms of public welfare, as well as in terms of private gain. And as we come into the time when these social and spiritual values are being realized some agency must devote itself to making that vision a reality. That higher education is that agency is beyond question; so the day of real

opportunity for the college and university is dawning; their financial problems can be solved. We are here today, a group of institutions stretching across this country, to counsel on ways in which we may strengthen the financial condition of our colleges and universities. The day has passed when men of wealth will give great sums to institutions in which they have no personal and immediate interest. There will be changes in the days that are to come. There will be fewer men giving millions of dollars to this or that institution; this seems to be clearly proven by the evidence of the last three or four years, so the college which is going to grow and develop in answering the social needs of the future must look about for new means of support. Many of the gifts which we now expect are going to show a great shrinkage, and we are faced with the necessity of finding other ways by which to financially strengthen our institutions. Certainly one solution will be found in the building up of a number of small contributors instead of looking to only one or two great donors. It is financially sound for us to think in such terms. The danger of loss is much less than where all depends upon one donor. Many givers multiply the backing and interest in any individual college.

(Continued from page 196)

Geographically, they represent about equally the Northeastern, the North Central, and the Southern States. New York State has four sons in the list, Iowa and Tennessee three each. Four were born in great cities, New York, Boston, Chicago, and Baltimore. Nine were born in small towns and five in the country.

Of our ninety-six United States Senators, three were born in great cities, six in larger towns, fifty-six in smaller towns and villages, and thirty-one in the country. Of the membership of the United States Supreme Court and the Federal Courts of Customs and Claims, four were born in cities, sixteen in towns or villages, and seven in the country. Out of a total of one hundred and forty-one eminent public servants, it appears that seventeen are city bred, while one hundred and twenty-four came from small towns and country districts.

HIGHER EDUCATION ENDOWMENTS: THEIR PAST AND FUTURE FROM THE POINT OF VIEW OF FUND-RAISING METHODS

GEORGE A. BRAKELEY

ADMINISTRATIVE VICE-PRESIDENT, UNIVERSITY OF PENNSYLVANIA

TREMENDOUS sums have been raised through alumni funds since 1890, although largely for current purposes. Yale University, which established the Yale Alumni Fund in 1890, is generally recognized as the founder of the alumni fund movement. Yale alone up to June, 1931, had raised close to \$10,000,000 in this way.

Harvard followed Yale in 1904 when Bishop William Lawrence, then president of its Alumni Association, in response to a statement by President Eliot pointing out the need for \$2,500,000 for endowment for faculty salaries, retiring allowances and permanent endowment of professorships, organized an effort which in one year obtained \$2,400,000 from approximately 2,000 alumni. That campaign represented the most successful effort up to that time to raise capital funds for a university. Until then, no institution had ever raised even as much as a million dollars at any one time.

Although the alumni fund movement had its birth in 1890, surprisingly little progress had been made in organizing such funds on a permanent basis until after the period of the intensive campaigns which ended about 1926. Up to 1919 there were, at the most, I believe, fifteen alumni funds in existence, some of which were allowed to disintegrate as going organizations during the endowment campaign period. Following 1926, however, alumni funds had a rebirth and at the present time there are probably 100 in existence, with steps under way at several other colleges and universities to found similar organizations. In view of the spread of the alumni fund movement, it is not surprising that since 1926 an increasing percentage of the money given to colleges and universities has come from their graduates.

Another method of raising funds, which only recently has been given the consideration it merits from college and university administrators, is that of encouraging bequests and legacies for

educational purposes. It is only during the past ten years that the institutions of higher learning have realized the possibilities which the bequest field holds for them. Although virtually every college and university in the past has been engaged in soliciting bequests among wealthy individuals and alumni, their efforts until the last decade, and even in most instances today, have been more or less sporadic, and without any systematic plan. At the present time fewer than twenty institutions are carrying on real bequest programs.

In the movement to organize a highly developed bequest program, Cornell University has blazed a trail which every college and university would do well to follow. Its Committee on Bequests, established in 1924 as part of Cornell's fund-raising organization, the Cornellian Council, has carried on a continuous and effective campaign to have alumni and friends of the University write Cornell into their wills. Through the Bequest Committee chairman, an executive committee of five members, and a general committee comprising 800 lawyers, the slogan "Cornell:—Greater Still—By Your Will," has been constantly impressed upon the minds of Cornell men, with the result that for several years now Cornell has been a beneficiary to the extent of a million dollars a year. The bequest effort, in which constructive literature is used is expected largely to solve Cornell's major financial problems in the next quarter-century.

A program similar to that of Cornell has also been inaugurated at the University of Pennsylvania where a Bequest leaflet has been sent to 7,000 members of the Bar, trust officers, prospective testators and doctors. In addition, there is a University Bequest Committee which plans to arrange interviews with the leading law firms and trust officers in the Philadelphia area, follow-up on estates in which the University may share and approach University groups such as boards of trustees, officers of alumni organizations and public-spirited citizens, encouraging them to provide for the University out of their estates.

Bequests and life insurance seem to go hand in hand, and I should like now to say a few words about this third endowment fund-raising method.

Life insurance, as a means of college and university fund-raising, has received considerable attention in the last twelve years

both by the institutions of higher learning and by the insurance profession. Unfortunately, possibly, its advocates and its critics have been prone to make extreme statements in presenting their respective points of view. To the confusion so engendered has been added greater confusion by the fact that life insurance has failed at some institutions and, on the other hand, succeeded admirably at others.

My knowledge of the subject is slight, to say the least, and I leave extended discussion of the pros and cons to later speakers on this program.

The plan most generally used in the past, I believe, is class insurance in which a number of members of the graduating class take out policies, usually endowment policies, on their own lives with the college or university as beneficiary. So far as I can learn class insurance as a fund-raising method is most effective and successful in the smaller institutions, or in one where there is a well-knit and enthusiastic undergraduate and class spirit. Princeton University, for example, has had a splendid success in its use, a success which is generally accounted for by the fact that through the establishment of a reserve fund of cash, paid-up premiums and accumulated dividends, no policy is allowed to lapse once it is taken out.

There have been enough successes in the use of insurance for fund-raising, however, to make me believe that with further thought and study by the insurance profession life insurance plans can be perfected to the point where wider adaptation can be expected.

Perhaps the most productive field for the use of bequest insurance is among the alumni after graduation, rather than through the members of the graduating class. Certainly those educational institutions which are planning to interest lawyers and trust officers in the opportunities for their clients to provide for higher education through wills and trust agreements should consider at the same time the possible use of life insurance underwriters in the interesting of alumni in using either existing insurance policies, or taking out new ones as one means of providing for their Alma Mater out of their estates.

Still another existing method of endowment raising is the use of annuity agreements, which have been adopted by colleges and

universities within the last fifteen years. According to a recent study by Dr. Arthur A. Welleks, the total of such annuity funds in 1929 was at least \$35,000,000. Apparently, however, their use is still in its infancy, for the 82 institutions giving specific information to Dr. Welleks on their annuity funds, which totalled slightly more than \$16,250,000, reported only 1,738 annuitants, of whom 39 per cent were the annuitants of only five institutions. In fact, only 8 of the 82 colleges had more than 46 agreements in effect, while the median number per institution was 9.

The annuity plan has its advantages and its disadvantages, chief among the latter of which are the financial risks attendant to the acceptance of a contribution which guarantees a stipulated income to the donor in many instances larger than the income realized on the fund itself. The general practice has been to assure an annual return to the donor equal to approximately 10 per cent of the donor's age. In recent years, however, there has been a more conservative tendency as regards stipulation of what the annual payment shall be. The result has been that, instead of being satisfied as formerly with a 70 to 80 per cent residuum upon the death of the donor, most of the institutions are seeking to maintain 100 per cent of the principal intact through a lower level of payments, and the charging of any excess of payments over income to current budget. A recent study showed, in fact, that the average excess of payments over income is not over one per cent in half the institutions maintaining annuity funds, and nothing in the remainder. Many of the institutions are also meeting the financial risk by reinsuring the annuitants with regular insurance companies.

The advantages of the annuity plan to the donor, on the other hand, are such that it is surprising more persons have not taken advantage of the plan. The plan, for one thing, transfers all risks and liabilities of investing and safeguarding the donor's funds to an institution which places all of its stability and resources behind the guarantee of payments. Moreover, executors' fees, court charges and lawyers' fees often entailed in settling an estate are eliminated. For another thing, annuities are not taxable by transfer or as inheritance, and by reducing the amount that is distributed by will, the donor's estate may thereby be freed from taxes.

The big problem, apparently, is that the risk is spread over too few lives, making the ordinary insurance mortality figures inapplicable and largely a speculative guess. One of the major needs is for colleges and universities not to use a mortality table as a basis for writing annuity agreements, but rather to adhere to the conservative policy of assuming a length of life in excess of the estimated length, and to strive to keep the guaranteed payment rate as nearly as possible on a parity with a conservative estimate of the actual financial yield.

Provision of a payment comparable to the actual yield of a fund is, in fact, the one point which to my mind makes the living trust, another recent method of endowment fund-raising, preferable to the annuity plan of giving.

Living trusts, which have been in existence a comparatively short time, are an admirable substitute for the annuity contract. Of the two types, namely, revocable and irrevocable, the latter is more desirable. The irrevocable trust has all the advantages of the annuity plan without its financial risks, for it provides only that the donor will receive the earned income from his gift during his lifetime. The advantage to the donor, other than the satisfaction of participating during his life in benefits so frequently left for posthumous realization, lies of course in the recognized soundness of the trusteeship of funds by most higher educational institutions and in the generally higher rate of return than might otherwise be realized. In addition, irrevocable living trusts represent one of the most economical ways for distributing property, eliminating, as they do, inheritance taxes except when the gift is made in contemplation of death, and other estate costs and fees.

So far I have tried to give a picture of the means by which endowments have been raised in the past for the institutions of higher learning in this country. Now, a few words about the future.

As I have investigated this problem I have come across various statements forecasting the relative importance of this or that method in the future raising of endowment. One authority states, with every degree of sincerity and conviction, his belief that annuities will be the popular type of giving of the next few years. Another puts his whole faith in bequests. Still

another believes in life insurance, while a fourth says that the day of the intensive campaign is over and that we must put all our eggs in the basket called the alumni fund.

My conception of the future of fund-raising is this. If we in the colleges are to keep pace with a rapidly changing world, funds will always be needed by our institutions of higher learning. Apparently, therefore, one of the most important policies of institutions which are alive to their opportunities in the field of education, research and social betterment, will be maintenance of a continuous and far-sighted program of fund-raising. In such a program we can neglect no intelligent method of obtaining essential funds. Fundamental to its success, of course, is the two-fold task of making certain that the work of the institution for which funds are sought is worthy of additional support, and of being able to demonstrate that the funds given will be handled judiciously and wisely.

Against this general background for the individual institution, the colleges and universities as a whole, by cooperating with each other and with the legal, banking and insurance professions, should use those methods which have been tried and proven, and seek to perfect those which have thus far not produced the results that justifiably may be expected of them, such as annuities and life insurance. And don't overlook the so-called "intensive" campaign method. It is far from obsolete, and adapted intelligently to meet conditions it may yet often prove salvation for a hard-pressed institution.

There is today one cloud on the horizon of philanthropy. It is the growing tendency in the national legislature to adopt policies of taxation which may well prevent, and certainly will hinder, the building up of large fortunes in the future. In the Senate there is a definite bloc which seems determined to impose such heavy death duties and charges against income that the theory of re-distribution of wealth will be greatly forwarded.

What the effect of this plan will be if it succeeds can at this time merely be imagined. Certainly under it the future would be less likely to produce Carnegies, Rockefellers, Harknesses and Bakers, whose magnificent use of their fortunes has brought such great direct benefits to humanity and inspired others to follow their example.

On the other hand—and this holds encouragement—men who acquire wealth and are prevented from free disposal of it at death, may well be inclined to give generously during their lifetime. I for one do not believe that legislation will ever kill American ambition to acquire large fortunes and the power that goes with them even though it may interfere with their passage to another generation which has not earned them. If that should be true, philanthropy might be helped instead of hurt.

In any event the situation is one that must be viewed with concern and intelligently controlled if possible. It cannot fail to leave an effect upon the method in fund-raising even if it does not change the result materially. So philanthropy too may be in for a "New Deal."

Granted that private estates have greatly diminished in the last four years at the same time that the Income and Inheritance Tax rate has increased, I wonder if at the present time we are not likely to err in a different way, just as we erred a few years ago when we assumed that a new era of prosperity had come to stay. In spite of the depression the spirit of American philanthropy of the last decade is still with us.

Even if we assume that large individual fortunes are a thing of the past, we note that every year thousands of alumni who have never given before are contributing in response to the appeal of the annual alumni funds. It may be that with care and foresight devoted to a constructively conservative, well rounded and continuous program of prospect cultivation and solicitation, the greatest period of development for higher education still lies ahead. We may have to work harder and extend our efforts over wider fields, but to my mind we have greater things to work for.

ONE-fifth of the children show effects of depression according to a statement made public by the P. S. Children's Bureau based on material accumulated from many sources for more than two years. "Poor nutrition, inadequate housing, lack of medical care, and in many causes the effect of anxiety and the sense of insecurity that prevails wherever there is no work" are listed by the Bureau as factors that are now showing in the condition of children throughout the country.

ENDURING INVESTMENTS

ARCHIE M. PALMER

DURING the past ten or fifteen years there has been a marked change in emphasis and a definite trend in fund-raising toward what one of the professional money-raising agencies calls "the survey, analysis and plan" type of procedure.

Such a program for raising college endowment funds involves, first, a comprehensive survey of the needs of the institution, a careful preparation of the approach to be made to sources of support, a discriminating selection of prospective donors, and a critical analysis of their giving potentialities. The next step is the formulation of a definite financial or development program, in which exact amounts are allocated to each unit in the development. Many institutions have formulated their development programs in terms of a five-, ten-, or twenty-year plan. The actual fund-raising efforts are then concentrated on the attainment of each successive unit in its proper order. This requires an intensive cultivation of the prospective donor, through a campaign of educational publicity, followed by slow, deliberate solicitation.

The employment of such a plan of procedure has naturally caused those engaged in fund-raising efforts to pay more attention to the mental attitude of the potential donor and to make the appeal in the light of his investment in something which he believes to be sound and enduring. In an *Atlantic Monthly* article, in which he referred to money raising as an "invigorating avocation," Bishop William Lawrence, one of our most effective money raisers, said:

The American people are reasonable and, on the whole, generous. They want to do the right thing; but they must have facts and be reasonably convinced that the cause put before them is worth their while. If you dominate or dragoon a man by your personality, you may get his money once, but not the next time. If, finding that the facts do not move him, you appeal to his emotions of sympathy and pity, and thereby get the money, you will find him cross the next time you call. . . . Leave every giver in the mood that he is glad he gave and wishes he could have given more.

In the discussion of problems of endowment fund raising, the practice has been generally to approach the subject from the angle of what one college president has called the "puller," or the person who is endeavoring to extract the money. I should like to present the case from the angle of the "pullee," to whom, in the last analysis, the raising of money for colleges must be recognized as an investment.

As an investment possibility the American college offers unique opportunity. In order to continue its fine work, ministering to the needs of youth on the one hand and of the community at large on the other, the college invites the financial support of those seeking sound, enduring investment opportunities. Any college that is well established, that has a constituency to serve, that is equipped to render service, and that has developed a program looking toward the most effective serving of its constituency, is a worthy object for the scrutiny of those having surplus wealth to invest.

If the investor desires to designate a specific purpose for the employment of the income of his investment, a selection may well be made from among the primary functions of the college. In this way a family may immortalize an honorable name in the continuous service of society through the endowment of some educational enterprise. There are those who, with reverence and tenderness, desire to create a memorial to loved ones who have departed from this life. They can do this in a way that will express their devotion and at the same time render lasting service to mankind.

A sum of money adequate to enable the college to establish and endow a memorial professorship and thereby bring to the college an outstanding personality who will inspire, stimulate and instruct succeeding generations of the nation's youth is indeed an investment in the future of the country, perpetual in time and comprehensive in scope. The endowment of particular activities conducted by departments of the college may provide for the continuance of effective agencies making for truth, extending the frontiers of knowledge, and seeking the solution of social problems and the amelioration of human suffering. The erection of buildings, the provision of other physical equipment, and the adequate endowment for their permanent upkeep and

maintenance become not only monuments to the generosity and public spirit of the donor but constant inspirations to those interested in the welfare of coming generations.

The life insurance companies have recently provided through bequest insurance a new vehicle for providing and accumulating funds for educational, as well as religious, philanthropic and charitable purposes. Bequest insurance is that form of life insurance by means of which the principal of the policy written upon the life of the insured shall, upon his or her death, accrue to the benefit of some designated object, such as a college or university.

Bequest insurance may also be written in the form of an endowment, the amount of the policy being payable at the expiration of the endowment term—say ten, fifteen, twenty, or twenty-five years—or at prior death. The advantage of this form of policy, in so far as the college is concerned, is in its definiteness of maturity. The college may count on the principal of the policy becoming available at the culmination of a definite period.

Many persons of wealth are employing bequest insurance in their benefactions to education. The insurance companies are developing its applicability more and more, and are educating their agents in the field as to its proper use. The gift may be direct and absolute, or in trust. In drawing the policy the insurance company follows the wishes of the insured. If the gift is an absolute one, the proceeds pass directly to the college on the maturity of the policy. Or, the proceeds can be held in trust and the income paid to the college either for its general corporate purposes or for some particular purpose or purposes designated by the insured.

Another form that the investment may assume is that of a bequest by will. All known forms of property can be and are transferred through testamentary bequests. Accordingly, as the donor desires and specifies in his will the bequest, whether direct and absolute or in the form of a trust fund, may be unrestricted as to use or may be designated for a specific purpose. Naturally, the former is the more acceptable. College needs and conditions may change as time goes on, and a purpose which appears to be eminently desirable at the time the will is drawn may not prove either necessary or desirable at a later date.

There are grave dangers in restricting too rigidly investments intended for permanent use. Unexpected changes in time and circumstance may cause the whole significance and value of the investment to be aborted if too many minute conditions are attached. Perhaps the wisest investor is the one who makes no conditions, who leaves it to the judgment and discretion of the governing body of the college to determine the best use to which his money may be put. Tragic illustrations are not wanting, among many of the older educational institutions, of the efficiency of contributions having become materially impaired and occasionally completely destroyed through the fixing of conditions, which, while entirely reasonable and intelligent when made, have become impossible of fulfillment in the light of subsequent developments.

MAKING THE ALUMNI ORGANIZATION EFFECTIVE FOR BETTER FINANCIAL SUPPORT

THOMAS A. GONSER

ASSISTANT TO THE PRESIDENT, NORTHWESTERN UNIVERSITY

SPEAKING before a gathering of Northwestern alumni recently on Northwestern University twenty-five years hence, President Scott pointed out that the endowed university will probably be faced with two alternatives for its future: either it will enlist the financial support of its alumni to an unprecedented extent, or it will have to look forward to government support.

While avoiding the role of economic seer, I may still perhaps be permitted to express the fairly general belief that from now on there will be increasingly fewer great fortunes from which universities may hope to draw support. Whatever the prospect for the distant future, we have reason to believe that for some little time to come—for the immediate future—endowed universities will do well to turn their energies to the solicitation of small gifts in large numbers. As a matter of fact, no form of endowment could be more desirable.

Hitherto an immense proportion of endowments has come from individuals who have themselves had no formal higher education. Such individuals had to be educated in an understanding of the social purpose peculiar to the university. Why give to the uni-

versity instead of to charity? is the question which the seeker after endowment had to answer. Why give to an apparently flourishing institution, while the poor need flour and shoes?

It took one of Northwestern University's best friends many years to find out why money invested in a university brings social returns which money spent in shoes and flour for the poor does not bring. Year after year he distributed alms generously among the indigent, and year after year the same indigent came back to him with the same needs, the same endless, hopeless needs. The truth was finally borne in upon him that by giving through the university, through its educational activities, through its research, he would be helping society to help itself, to free itself from the chains of ignorance which hamper its movement upward.

How is the university to go about assigning to its alumni the dual role of "stockholder" and "ambassador" to persons of means or influence—and making them like it? Even to outline the innumerable elements of this task is something of a problem. Let me first indicate briefly the nature of the alumni organization of Northwestern University. The mechanics of our alumni organization are completely integrated with the University. The Department of Development of the University has as its functions interviewing students, raising money, securing a high type of publicity, maintaining records of all alumni and friends of the University, and assisting graduates in securing jobs. Cooperating in each of these functions—quite independently but under the guidance of the Department of Development—is the alumni association.

The criticism has been made that this form of organization over-emphasizes the needs of the University and obscures the needs of the alumnus, that the alumnus tends to become merely the object of "drives" and campaigns. This is a danger which it devolves upon us to avoid if we are to maintain a satisfactory relationship between alumnus and University. On the other hand, the advantage of this form of organization is obviously that it eliminates duplication of efforts, and that it enables the development forces of the University to be most strategically employed.

Representing the alumni association in the five divisions of the promotional program is an executive committee with vice-presi-

dents in charge of interviewing students, in charge of publicity, in charge of alumni records and achievement, in charge of placement and in charge of the Foundation Fund. Each of these vice-presidents is assisted in each local club, of which there are eighty or so, by a counselor, so that the structure of the central organization is duplicated in each of the local clubs. As the local clubs may be said to counteract the effects of geographical distance on alumni interest in the University, the class representative's effort may be said to be an attempt to counteract the effects of time. He is an instrument for keeping "Class of '09" a unit, twenty-five years after the membrane of that unit has been broken. Each class in each school has its representative; larger classes have more than one representative. These representatives have been of assistance in adding to our list of gift prospects, keeping us informed of which of their classmates are getting on in the world.

In addition, we have a bequest committee made up of alumni who are engaged in law practice, insurance business, or trust concerns, who have expressed their willingness to call the attention of clients to the University's needs and to the advantages of making gifts and bequests to educational institutions. Further, we are now working with alumni who are in key positions in large concerns, which may be interested in contributing to commercial research or to professorships in various divisions of economics, finance, management and science.

We believe that such a structure as ours is a very good one. Now comes the question, does it give any clue to the kind of approach which will be most effective in interesting alumni in the University's development?

I have already mentioned the danger of forgetting the individual alumnus in the preoccupation with "drives." At the other extreme stands the alumni organization which is largely a ticket and information bureau for alumni, a kind of traveller's aid. Somewhere between the bog and the swamp lies the path to effective alumni interest.

Looking at the chart of our organization, we find that the structure closest to the individual alumnus is the local club. It is here that the alumnus feels psychologically in touch with the University. It is here that the University can express its interest in its alumni, and thus arouse a reciprocal interest.

The Northwestern University Alumni Association gives annually merit awards to alumni in different parts of the country who, through some form of public or social service, through some contribution to government, education, or art, have reflected credit upon the University. Recommendations are solicited from the local organizations, and we have found gratifying the interest among alumni in seeing that the awards are suitably made. Incidentally, of course, the granting of the awards provides an excellent opportunity for local publicity.

The University's publicity department keeps the alumni secretary informed of the lecture trips to be made by each faculty member. Arrangements are made for him to speak before the club in the city visited, or simply to be its guest. The faculty speaker need not "campaign" for the University. He is a Northwestern man visiting Northwestern men. By his presence he affirms the relationship.

The enthusiasm of one or two alumni, of only small value where it is isolated, may become infectious in a group. In the group, furthermore, may be nourished the interest of the recent graduate until he is in a position to make that interest effective. In the placement of young graduates the group is also of value. The University may hope to benefit not only from a sense of indebtedness on the part of the alumnus so assisted, but from strategic location of alumni in key positions with certain corporations through whom the promotional program may be advanced.

I have been putting the emphasis here not on the University and its needs but on the alumnus. I am inclined to believe that for the time being that is where the emphasis belongs. We cannot hope to win large numbers of alumni simply by drives, for there are dozens of institutions, many of them perhaps with as much claim to their attention as the University, who are bombarding them with drives. There must be, rather, a continuous building up of appeal—of appeal to the alumnus as an alumnus—and to the alumnus as a citizen. Hospitals, the church, the YMCA, have a place in the mental budgets of the small giver. The University will have to build a similar place. A well-written magazine, designed not as a propaganda organ, but as a periodical for serious and educational reading, ought probably to

figure among the publications of more universities, a magazine in which objectively written articles, perhaps by faculty men, on the results of research, on research programs for the future, on the place of higher education in training for public service, on American culture, and so on, should be features: *not*, in other words, the needs of the University but the need of society for the University.

One happy thought consoles us in our unremitting toil to bestir alumni interest—it is this: that once a man has contributed a small sum, he is twice as approachable for further contributions; when he has contributed again, he is three times as approachable. When he has given something toward the success of an institution, he becomes interested in seeing that success achieved.

The University has today a strategic entry into the public consciousness: it is this: Never was the task of education greater nor its fulfillment more important. Never was charity a more hopeless instrument for social salvation. To every alumnus who has anything to give, the University has that message to convey.

THE University of Cincinnati has recently inaugurated the Save-a-Year Plan in its college of Engineering and Commerce and the School of Applied Arts. Under this plan freshmen are admitted the second semester and continue their studies until early in August, by which time they will have completed the whole freshman curriculum and may enroll as sophomores in September.

STUDIES of neurotic tendencies reveal the fact that this abnormality so common to men has no apparent relation to school success, professional success, ability in art, or pacifistic attitude. One psychologist has made a study of human happiness and has found that among 500 young men the happier are steadier in mood, in better health, better adjusted sexually, more sociable, more interested in religion, more approving of their work and work associates. Having moral knowledge was found not a function of age and the traditional finding was confirmed that there is no relation between moral knowledge and delinquency.

PRESENT DAY EFFORTS TO SUPPLEMENT STATE APPROPRIATIONS

FELIX A. GRISETTE

DIRECTOR, THE ALUMNI LOYALTY FUND, UNIVERSITY OF NORTH CAROLINA

I DO not share all the optimism expressed by President Lewis when I think about the higher educational fiscal problems of the future. The universal shrinkage in enrolment and financial support seems to me to portend a crisis which is far more significant than any by-product of the depression. I believe our present difficulties are indicative of a spreading skepticism among our constituents, college trained as well as laymen, about the values of higher education. The tendency of legislators, both state and national, to place highways, public works, army and navy, and industrial financial relief ahead of aid for higher education would seem to indicate rather conclusively that these representatives of all the people do not yet fully grasp the social significance of higher education. So long as it is looked upon as a fetish so long will it be insecure.

I make no pretense at being able to diagnose this spreading epidemic nor to prescribe a cure. One need only listen to the comments of the people, however, to learn of one reason for the discontent. It is that a great majority of our institutions still place all the emphasis on training for leadership rather than citizenship. We attempt to develop experts rather than to train for ordinary, every-day, better living. We are all waging a vigorous competitive war for more students, many of us sending into the field high-powered salesmen to entice the high school graduates into our classrooms and all the while we are apparently oblivious to the obvious fact that all these new students with their varying backgrounds and mental aptitudes can not possibly become leaders. If time permitted one could cite many other critical questions which permeate the public mind. Suffice it to say that such an attitude is widely prevalent and any comprehensive program of fiscal development will be difficult so long as it persists.

A description of present day efforts to supplement state appropriations is easy. Virtually no such efforts are being made.

There exist two reasons which seem to deter state university administrations from promoting vigorous programs of private financing. The first is that once the citizen pays his taxes he has thus fulfilled his obligation and should not be expected to make any additional contribution. The second is a fear that generosity on the part of private benefactors will have a tendency to cause state legislatures to be less generous.

Both these arguments seem to me to be unsound. The tax paying argument is not sufficient to excuse any state college alumnus from any additional obligation. For such an alumnus to contend that he has met his obligation to his college when he pays his taxes is to say that he is no more obligated to his Alma Mater than any other taxpayer who never attended it. The best answer to the second argument is that a generous alumni body has contributed most liberally to several of the leading state universities without their legislatures curtailing in any way the usual amount of state appropriations.

State university administrations ought to recognize that state institutions have the same right as privately endowed ones to seek private gifts. No state has so far been willing or able to provide its higher institutions with all the financial sustenance they could well use. It is not likely that any will do so in the future. State colleges in the future will be fortunate if they obtain a sufficient amount for the necessities, the bread and butter, from their state legislatures. The modern state university can not live on bread and butter alone. Real quality depends upon its so-called side lines and these, for the time being at least, must come from private sources. In considering the question of private financing state universities should be motivated entirely by their needs. If the need exists, their appeal to a private constituency need be no different from that of the privately endowed institution.

WHAT THE INDIVIDUAL INSTITUTION CAN DO TO PROMOTE THE INTEREST OF ITS ALUMNI AND FRIENDS IN PROVIDING FOR IT OUT OF THEIR ESTATES

CHARLES J. MIEL

GENERAL MANAGER, UNIVERSITY OF PENNSYLVANIA FUND

AS has already been stated, during the past thirty years, a great army of financial supporters of education has been built up consisting of many thousands of alumni and other public spirited citizens. We have seen and still see this army intelligently mobilized for benevolent service under the leadership of college executives and under the guidance of those altruistic engineers, the Alumni Fund Secretaries and professional fund-raising experts, and yet, while more and more of the rank and file of these alumni groups have been forming the habit of contributing year after year, we see the older members pass on leaving their material possessions behind but without remembering their educational institutions in their estates.

I believe that this situation is due to the fact that the giving of the living has been well-organized while the matter of bequests has, up to the present at least, been largely left to chance. It seems to me reasonable to expect that in the course of time alumni and other friends of education can be brought to the point of providing for colleges and universities out of their estates as successfully as they have been educated to contribute to these causes out of income during their lifetime.

TYPE OF PROGRAM

It does not follow, however, that efforts to obtain bequests should be carried on in precisely the same way as campaigns for immediate funds. As the need for immediate cash has caused many college fund organizations to be reluctant to stress the deferred gift in the fear that this might interfere with their other forms of subscriptions, it might be well to emphasize that bequests should be considered both by the college and its financial supporters as supplementary to rather than substitutes for immediate gifts.

It should be recognized also that as a bequest program will not become immediately effective for the institution's benefit, it will require a slow growth over a long period of time. For this reason it should not at any time be of an intensive nature, as its success depends largely upon the persistency with which the effort is carried on. On the other hand, care should be taken to avoid using dilatory tactics or extending the movement over too large a field at any one time with the possibility of dissipating energy which can better be used to direct the program step by step.

Perhaps a good maxim to follow is the well-known advertising phrase of "keeping everlastingly at it." The mailing of one bequest pamphlet for instance, unless a part of a well-balanced program, is no more likely to produce any better results than the mailing of a single fund leaflet which has no connection with a fund-raising campaign.

A college bequest program should also be comprehensive, both as to the groups which are to be interested and the means whereby they may provide for the college out of their estates. Alumni should be educated to think of bequests in a comprehensive way for, no doubt, many now think of bequests only as large sums left through wills. Few think of the possibility of leaving a bequest to the college by means of including the institution as a contingent beneficiary in an existing insurance policy, and many hesitate to make bequests for as small a sum as \$100. And yet in the course of time the accumulation of many small bequests whether provided through wills, trust funds or by means of insurance and annuities may become the largest type of support of our privately endowed institutions.

THE APPEAL

The first prerequisite of the college appeal is obviously the needs of the institution. These should be consistently brought to the attention of alumni and friends with those needs which can be best fulfilled by means of a bequest so designated. Practically all the methods of presenting the needs which are used in cultivating gifts made during one's lifetime can be adapted to a bequest program.

Every occasion which brings the work of the college to the attention of the prospective donors presents a means for culti-

vating their interest. While class reunions, athletic contests and other gala occasions may be of help in maintaining college spirit, the academic and scientific activities of the institution in which groups of alumni and friends may participate would seem to be a more effective way of cultivating interest in the serious work of the institution. A bequest program, therefore, should take advantage of all such occasions and should plan events in which the leading members of the faculty and student body meet with alumni and public spirited citizens.

PUBLICITY

The regular college periodicals and bulletins can be used to feature bequests received and urge others to participate in this form of financial support. In using this media it should be borne in mind that a monthly reminder in a college periodical if presented in an attractive way is probably more effective over a year's period than a pamphlet devoted primarily to the subject of bequests mailed on one occasion. This is well illustrated in the procedure used at Cornell University where the *Cornellian Council Bulletin*, mailed to all alumni nine times a year, never fails to mention the subject of bequests, and the slogan "Cornell:—Greater Still—By Your Will" is reiterated in many issues.

Newspaper publicity has a distinct advantage when bequests are received in that a story can be written at the time the will is probated, another at the time of settlement of the estate which may be from a few months to a year or more later and at the time of the annual or semi-annual reports of gifts by the president of the institution. In addition, if the uses of funds received through bequests lend themselves to such a procedure, dedications of college buildings or the inauguration of new courses or research projects provide legitimate events which can be suitably publicized.

THE APPROACH

Another advantage of a bequest program over the ordinary fund-raising campaign is that in addition to making direct solicitation for bequests, the prospective donor can be reached indirectly through the aid of those whom he ordinarily consults in the writing of his will or in making other plans for the disposi-

tion of his estate. Three of these agencies will be the subject of the meeting this afternoon, namely, Trust Institutions, Life Insurance and the Bar. In addition the medical profession should not be overlooked particularly by those universities which have large numbers of medical alumni, and the clerical profession in denominational colleges.

Various methods are being used to keep the alumni who are members of all these professions informed of the needs of the college so that when any of their clients are seeking information in regard to bequests this information will either be on file in the office of the adviser or easily obtainable by him from the college.

It should be constantly borne in mind, however, that the writing of a will or making other provisions for the disposition of an estate is a confidential matter between the client and his professional adviser. The greatest care should be taken, therefore, by the college group not to appear to be seeking confidential information. By the same token no lawyer, trust officer or life insurance underwriter should ever be expected to influence a client in favor of higher education or any particular college against the client's own wishes. On the other hand, there are, no doubt, many occasions when an individual either has no constructive ideas as to how or where he wishes to make charitable bequests or whose ideas are obviously so vague that the professional adviser can perform a real service by making concrete suggestions for the disposition of the residue or other part of his client's estate.

In making the direct approach to alumni for bequests it might be well for the college to consider the possibility of starting with the institution's board of trustees, then approaching the alumni board of managers, officers of the local alumni clubs, class officers and eventually reaching more the rank and file of the alumni. This would seem to be a better method than a mere wholesale mail-order appeal to all the alumni.

In addition, especially selected individual alumni and public-spirited citizens not covered in this group movement might be personally solicited by members of the bequest committees or officers of the institution. In some cases all that might be necessary or appropriate would be a mere casual remark on the part of the solicitor explaining that he had made a bequest to the col-

lege and thought that Mr. Blank might care to do so also. In other cases a conference of several solicitors with a prospective testator of importance might be the best method, as a result of which a special project of some department of the college might be presented and discussed for the interest of this one individual.

Such a series of individual interviews and conferences will take time and careful planning. This method does not lend itself to regular report meetings and other similar check-up systems of the ordinary fund-raising campaign. It will necessitate, therefore, a most persistent kind of follow-up on the part of college executives directing the movement, to be sure that no important prospective testator is overlooked.

The above suggestions are not intended to be in any way conclusive. There is no hard and fast rule in establishing a bequest program. Each institution will have its own peculiar set of circumstances to deal with and will have to work out its program accordingly. In addition there is no doubt very real potential value of cooperative activity on the part of a number of educational institutions working as a unit, particularly in their contacts with the trust institutions, life insurance and the bar. As this is the particular subject of the meeting this afternoon we may well defer the discussion of this form of cooperation until that time.

IT is a comforting sign that in a period of economic distress, the longing for deeper knowledge is not only not crippled, but manifests itself even more strongly than in a period of comfortable prosperity. The belief prevalent until recently that the egoistic economic striving of individuals leads to the flourishing of the community has in our days indeed suffered permanent shipwreck.
—*Albert Einstein.*

SCIENCE NEWS LETTER is authority for the following statement:

ONE-third of one per cent of the recovery funds of the Federal Government is being used for research.

HOW CAN THE COOPERATION OF TRUST INSTITUTIONS, LIFE INSURANCE AND THE LEGAL PROFESSION BE MADE EFFECTIVE?

HOMER P. RAINEY

PRESIDENT OF BUCKNELL UNIVERSITY

FROM the college point of view I take it that we are interested primarily in three major objectives. They are: *first*, more wills; *second*, better wills; and *third*, more efficient and effective administration of wills, bequests, and trusts.

In the achievement of these objectives certain other institutions also have a vital interest. These are: trust companies, life insurance companies, and the legal profession. Each of these groups has a fundamental part to play in the realization of our objectives. The trust companies can render an unusually valuable service in helping the colleges to secure more gifts and more wills. They also can render a valuable service in helping to administer gifts and bequests to colleges through the two types of service which they render. The insurance companies can render valuable service with respect to insurance and annuities. The legal profession can make its contribution in the improving of the legal instruments.

If all of our efforts are going to be made most effective there must be the closest cooperation among all of these agencies with the colleges. The colleges, themselves, must, to a large measure, be responsible for the securing of this cooperation. In the development of our mutual responsibilities there are certain principles which should guide us in our program. (1) Each college or university must work out for itself a well-defined program and a statement of its specific needs in as definite and concrete way as possible. (2) Each institution must make and cultivate new friends from whom they will secure their gifts in the future. (3) In the promotion of its financial program the college must secure a well-coordinated program of all these agencies working toward the achieving of its specific objectives and under the direct leadership and supervision of the college itself. (4) These agencies should be supplied with all necessary information concerning the college's needs. This information should be on file in the offices of the trust companies, insurance agencies, and members of the bar.

WHAT TRUST INSTITUTIONS CAN DO

GILBERT T. STEPHENSON

VICE-PRESIDENT, EQUITABLE TRUST COMPANY, WILMINGTON, DELAWARE

TRUST institutions may meet their obligations for the financial support of higher education in two ways: first, by encouraging and helping their trust customers to make gifts to colleges; second, by helping colleges to administer gifts so made.

HELPING AND ENCOURAGING CUSTOMERS TO MAKE GIFTS

Trust institutions may in three ways help and encourage their customers to make gifts to colleges: first, by keeping on file and immediately accessible up-to-date information about those colleges; second, by directing the attention of their customers to those colleges as potential beneficiaries of their gifts; and, third, by helping their customers to frame the terms of their gifts.

With the help of the colleges themselves, trust institutions may keep on file for ready reference (1) the exact corporate title of each college desiring to be a beneficiary of gifts, (2) the exact wording of gifts by will or trust agreements to that college approved by its own attorney, (3) an up-to-date statement of its financial condition including the amount and plan of management of its endowment, and (4) a definite statement of its present needs as to buildings, equipment, and personnel. For such information the trust institution is entirely dependent upon the college and without it the trust institution can do little to help to encourage its trust customers to make gifts to the college.

Trust institutions may in two ways direct the attention of their customers to colleges as potential beneficiaries of gifts: first, through their advertisements and other promotional printed matter and, second, through personal contacts. It is not within the province of a trust institution personally to solicit, or to advertise for gifts to colleges. But time and again, as any experienced trust man knows, trust customers seek and expect advice as to their gifts.

Trust institutions may help and encourage their customers to make gifts to colleges by helping them to frame the terms of their gifts. This does not refer in the least to drafting the instrument of gift but rather to planning the terms of the gift.

Ways of Making Gifts—There are three principal ways in which gifts to or for educational institutions may be made. They are—(1) an outright, unconditional gift to the college to be delivered either immediately or upon the happening of some contingency, upon receipt of which gift the college becomes the absolute owner; (2) an outright gift to the college but for a specified purpose, as for a library or for the endowment of a chair, or for the general endowment, upon receipt of which the college becomes trustee of the gift and as trustee charged with the duty to carry out the specified purpose, and (3) a gift to a third party, as to a trust institution, as trustee to hold and manage the property and pay the income to or apply it for the benefit of the college either generally or for some specified purpose.

From different angles other questions arise to plague the customer. For example, shall the gift to the college be specified property or a stated amount or a fraction of the estate or the entire residuary estate? Shall it become operative now or immediately after the donor's death or after the termination of one or more intervening life estates? These and many other questions are business, not legal, problems upon which the customer needs the advice of the trust man before he is ready for the preparation of the instrument of gift.

If the trust man is ready and willing promptly, intelligently, understandingly, and, above all, sympathetically to advise his customer as to the terms of his gifts, that alone will encourage the customer to make the gift. Despite what cynics say, most men are disposed to be unselfish, generous and even public spirited in the distribution of their estates if only they have the encouraging word and the helping hand of the trust man and the lawyer when they are engaged in putting their house in order.

HELPING TO ADMINISTER GIFTS

We come now to a consideration of the ways in which the trust institution may meet its obligation for the financial support of higher education by helping colleges to administer the gifts they receive.

As previously stated, two of the recognized and approved services of trust institutions are institutional trusts and institutional agencies. While they are both designed to serve the

same general purposes, they are fundamentally different and should not be confused with each other.

Institutional Trusts—When a gift is made direct to a college so that it becomes the absolute and unconditional owner of the property, the college may do what it pleases with the property. It may use part or all of it for running expenses, for equipment, for buildings, for scholarships, for research, for special endowment, or for general endowment. Being the absolute and unconditional owner of the property, it may also trustee it for special purposes or for the general purposes of the institution. Thus a college may create its own institutional trust.

Another type of institutional trust is one created by a third party for the benefit of the college. For example, the customer of a trust institution may, by will or trust agreement, leave property in trust for the benefit of the college. The terms of the trust may be such that the income will be paid to the college for running expenses or for scholarships or for research or for library purposes or for any other purposes, special or general.

In both these types of institutional trust, the trust institution takes title to the property, safeguards and manages the property, and pays or applies the income in accordance with the terms of the trust instrument. In the management of the property, particularly the investment management, the college, through its business officers or committees, may have as much or as little hand as the trust instrument provides for, varying all the way from requiring the trustee to obtain their written approval of every change in investments to permitting the trustee to exercise its absolute and uncontrolled discretion in making and changing investments.

Institutional Agencies—However, some cases do not lend themselves to the creation of institutional trusts. For example, if a gift is made to an educational institution for a specified purpose which contemplates that the principal will be held intact and that the income only will be consumed—whether for operating expenses or improvements, or special or general endowment—the college cannot trustee the property covered by the gift. It cannot divest itself of the title to the property. It is a trustee of that property and cannot delegate its authority or absolve itself from responsibility with regard to the preservation and management of the property.

This is the situation that exists whenever a gift is made to a college for a specified purpose. It is the situation that creates the demand for the institutional agency. Even though a college is trustee of its endowment and other permanent funds and cannot divest itself of the trusteeship, it may, nevertheless, create an institutional agency with a trust institution whereunder it commits the physical safekeeping and investment management to its agent and at the same time retains title to and undiminished control of the property. Under such an arrangement the agent attends to safekeeping, analyzing and reviewing the securities and recommending changes in investments, and to collecting, accounting for and paying over or applying the income upon the order of the principal. With regard to investments, the responsibility of the agent stops with its recommendations based upon careful analyses and reviews; the ultimate responsibility for actually changing investments rests and must ever rest upon the principal.

On the assumption that the college will generally adopt the recommendations of its agent, the services of the trustee and of the agent may, to all intents and purposes, be substantially the same. The agency is terminable at the will of either party and the trust agreement may be so drawn as to be terminable at the will of either party. The college may exercise much or little supervision of investments. Thus in one way or the other—either through a trust or an agency—all the endowment, special or general, of an educational institution may be committed to the management of a trust institution.

ADVANTAGES OF CREATING INSTITUTIONAL TRUSTS AND AGENCIES

The three main advantages to colleges of establishing institutional trusts and agencies are these: (1) It enables boards of trustees and other governing bodies to devote their time and attention to educational problems; (2) It improves the investment management of endowments; and (3) It encourages the making of gifts to educational institutions.

Relieve College Boards—Men and women should be elected to membership of boards of trustees of colleges because of their interest in higher education, not because they are good investors. The general educational problems of any college are difficult

enough to consume all the available time and thought of the men and women suitable for membership on its board. To impose upon them the management of the endowment is to divert them from the consideration of educational problems and policies for which they are fitted to that of investment problems and policies for which they may not be fitted. Furthermore, it is to keep many admirably suited men and women off the boards of educational institutions.

Improve the Investment Management—The creation of trusts and agencies to handle college endowments should improve the investment management of these endowments. Colleges are educational, not financial, institutions; and trust institutions are financial, not educational, institutions. Despite the mistakes they have made, colleges can do a better job of educating American youth than trust institutions could do. By the same token, despite the mistakes they have made, it stands to reason that trust institutions can do a better job of safeguarding property and investing funds than a board of trustees of a college can do. In making this statement there is no more disparagement of the college as a financial institution than there is of the trust institution as an educational institution. In both cases it is but a recognition of the basic fact of all education—that mankind learns by experience, practice, and systematic study.

Encourage Gifts—The creation of institutional trusts and agencies should encourage the making of gifts to educational institutions. One of the greatest deterrents to gifts to colleges, the smaller ones particularly, has been the widespread impression that the governing boards are ever-changing and the general policies unpredictable. Men of means have hesitated to leave gifts to such institutions for fear that new boards with new policies might divert and perhaps dissipate these gifts. If they had the assurance, which a trust or agency with a strong, storm-proved trust institution would give them, that their gifts would be protected and their wishes carried out, they would be more ready and willing to make substantial gifts to the smaller and younger colleges.

Furthermore, if they could have their gifts held and administered by the same trust institution that settles their estate and administers their family trusts, they would be still more ready

and willing to make such gifts. This unification of administration in one institution may be best accomplished through the medium of the Uniform Trust for Public Uses.

ATTITUDE OF TRUST MEN

Forward-looking trust men generally regard institutional trusts and agencies for all kinds of endowed institutions including colleges as being one of the increasingly important branches of trust service.

In recognition of this fact the American Institute of Banking, which is the educational arm of the American Bankers Association, has included in its forthcoming textbook on trust business one chapter, a large part of which is devoted to institutional trusts and agencies. Next fall not less than 1500 young trust men and women and thereafter an increasing number each year will be studying the methods of administering the endowments of colleges and other endowed institutions. The real significance of this new development in the education of trust men and women cannot yet be fully appraised.

American colleges will find American trust men eager to co-operate in every appropriate way in building up and in administering their endowments. A vast majority of the trust men of the United States are alumni of educational institutions that will benefit by a cooperative effort to extend the financial support and build up the endowments of colleges. For example, among the officers of the Equitable Trust Company, of Wilmington, there are alumni of the University of Delaware, Hamilton, Yale, Cornell, Williams, Wake Forest, Harvard, Princeton, Pennsylvania and M. I. T. The wives and sons and daughters of those officers represent fully as many more colleges. This is typical of the trust institutions of the United States. They are largely manned by college-bred men. Consequently, any well-conceived, workable plan for extending and increasing the financial support of colleges will have the hearty support of trust men because of its appeal to their hearts as well as their heads.

WHAT LIFE INSURANCE CAN DO

JOHN A. STEVENSON

PENN MUTUAL LIFE INSURANCE COMPANY

CHAIRMAN, EXECUTIVE COMMITTEE, ASSOCIATION OF LIFE AGENCY OFFICERS

I AM optimistic over the outcome of this cooperative enterprise.

I think I detect quite a lot more optimism in all meetings this year than I did last year. Life insurance companies and underwriters will cooperate fully, conscientiously and enthusiastically if a workable plan is arrived at. Heretofore, we have had a lot of talk and conversation and a lot of enthusiasm but unfortunately time has been wasted in carrying that into action because of the indefiniteness of the idea. Underwriters must see and feel that there is a big purpose back of all this, that they are engaging upon a very great socially significant activity. Life men are interested in doing the thing that is worth while. They are business-like and there is a great appeal that can be made to them in insuring people because of the loftiness of the purpose back of the idea. Whether the objective of college education is for leadership or for happiness, the life men are the participators in an activity that is worth while, and not for the purely economic factor of making a commission in the transaction.

The life men must feel that the colleges have a vital and definite need, and the more specific that need can be made, the more motivating this problem can be made in the supplying of insurance by the underwriter. The fact that a college needs more money is not a stimulating enough ideal to get results. If you can stir up the emotional side you can get results when they are convinced of the high purpose and even the sentiment back of an idea. I believe that it is the business of the colleges to create the market by letting it be known that there are vital needs, and one of the ways of serving those needs is through the instrumentality of life insurance.

Then there is a definite responsibility on life people to follow through. I believe in keeping the needs of colleges directly in front of our agents and the officers of our companies. I would think of a graphic method of portraying the current and future needs of the institution and lay that portrayal before almost

every one who might be responsible for directing some fund toward the institution, and the more dramatic and the more human you can make it, the more greatly increased would be the chances of its acceptance.

These are the specific things that ought to be done:

1. We should receive at the home office and keep available the printed lists of cooperating colleges and their financial needs, not too abbreviated. This compilation is to be made immediately after authorization by the committee of management. The names and needs of those colleges must be fully set forth.

2. A portion of the advertising space now employed by the life insurance company to reach the consumer of insurance should be utilized to present the needs of higher education and the fitness of insurance to meet those needs. The forms of policies should be described and it should be explained how they can serve the needs of colleges. This will present new possibilities to many donors to assist their Alma Mater or favorite college. Life insurance companies should be furnished from time to time with new data as to new needs that arise and should be given concrete suggestions that are pertinent to higher education and the necessity for its support. Our company will be a better company if we address our thoughts in occasional advertisements to the value of higher education and the needs of the colleges. That also places us in a better civic light, and tones up our agency for us because we point out to our representatives new ideals that are lofty and that have a very definite relationship to bettering conditions of today.

This work may also be done in cooperation with trust companies in creating life insurance trusts. This again furnishes an opportunity for our agents to cooperate with trust companies, with lawyers, with colleges in a joint enterprise.

3. There should be a use of regular or special printed matter to carry messages in regard to the needs of higher education.

4. There should be a use of special letters to lists of graduates, who should be familiar with the "five ways of giving to one's college," which is to be a definite exposition of five definite ways of giving, so that insurance may be recommended.

5. Advertising agencies serving insurance companies as well as advertising departments of life insurance companies are to be

furnished with suggestions, concrete illustrations and data bearing upon the cause of higher education. Life insurance journals must also be availed of in disseminating this information. There is where you are going to get the interest. Make the underwriters sensitive of the job that is before them. The colleges must then make the leading approach to their graduates in helping them to become insurance-minded in respect to helping their Alma Mater. Life insurance, by using its regular facilities and advertising approach, will be able to do a more effective job for two or three hundred colleges, than any number of colleges can do dealing separately with insurance companies direct.

This work will yield specific benefits to life insurance companies and a highly desirable assistance in the cause of higher education. Insurance companies will have a new advertising appeal. They will secure new or renewed contacts with trust institutions and members of the bar in handling specific cases and this is of incalculable value to life insurance. Life insurance men will make new contacts with donors to colleges, and with the colleges themselves, and new insurance will be placed with the college as the recipient.

From the insurance angle as well as the angle of other agencies concerned, what we need today is some sort of a definite cooperating agency so that when life underwriters indicate their willingness to do the job, we can indicate to them specific purposes and specific needs in colleges and specific ways to do it. This field is filled with possibilities. It is possible to fire the imagination of most of our underwriters with this idea. Only those who are better trained, I hope, will be in the vanguard of this significant social movement. With definiteness and specifcness, the underwriter is fired with the determination to participate in such an activity because by so doing he is carrying on the world's work a little better. I believe there is a great opportunity in all of this. The life insurance fraternity stands ready with almost matchless capacity for creative selling provided you do a little pre-selling, recommending and indicating to the world of college men and women and friends of colleges, definite ideas to join their needs with this service. With that in the background and with an over-control, there will come great good.

ANNUITIES FOR BEQUEST PURPOSES

S. S. HUEBNER

PROFESSOR OF INSURANCE, WHARTON SCHOOL OF FINANCE AND COMMERCE
UNIVERSITY OF PENNSYLVANIA.

ANNUITIES are of two kinds, "immediate" annuities, and "refund" annuities. Immediate annuities have reference to those instances where a capital sum, like \$20,000, is paid down, the insurance company then promising to pay an annual income for life, it being understood that the entire capital sum is immediately liquidated upon the death of the annuitant. At ages like 65, the annual income amounts to about 10 per cent of the principal. This seems large, but is possible because the income consists partly of the current interest return, and partly of a return of the principal itself. In other words, the \$20,000 principal, in the illustration used, is gradually being returned and the whole proposition becomes certain because it is based upon a mortality table, *i.e.*, upon the law of averages. It will be noted that the annual annuity return at the age of 65 is just about twice the return obtainable through conservative investment channels. Under ordinary investment, there is always the danger of loss of the principal, whereas under the immediate annuity the income is double in size and absolutely certain for as long as life may last.

Such immediate annuities are extremely serviceable in the field of organized philanthropy. There are a great many people who at the retirement age have succeeded in accumulating a decent competency which would enable them to give a sum like \$5,000, \$10,000 or \$20,000 to their Alma Mater, who have a desire to do just that thing, but who are faced with the problem of meeting a standard of living which requires practically the total investment income from the competency which they have accumulated. In other words, such persons may wish to donate to some worthy institution, but are dominated by the feeling that they must be assured of a reasonable income while alive, so if the donation is made, it really becomes available only upon the death of the donor. Many philanthropic institutions have been the recipients of such donations by guaranteeing an income for life to the donor. But what right have philanthropic institutions to assume such grave

responsibility? The recent unfortunate investment experience during this depression should make that clear. Moreover, the donation would lie dormant for many years. How much better to take the \$20,000 donation and split it into two parts? At the age of 65 about \$9,000 invested in an annuity would yield an income equal to the current investment return on \$20,000. Eleven thousand dollars would then be released at once to become available to the institution for current expenditures or current revenue yielding purposes. The annuity would be a certainty for the donor, thus releasing the philanthropic institution from a serious obligation.

Briefly summarized, this plan affords three outstanding advantages:

- (1) It frees the institution of a responsibility which a college or university ought never to assume, since it is not an insurer. Moreover, instead of the institution becoming the administrator of the donor's funds, that administration is handed over, as far as the annuity portion is concerned, to a life insurance company, which is fully qualified to conduct and to guarantee that administrative service.
- (2) It frees a part of the donation at once and makes it available to meet pressing needs. Taking a large number of such donations, the situation will average approximately in such a way as to give the institution about as much as would be derived under the old method of guaranteeing an income for life to the donor and obtaining the principal sum itself at some uncertain later date.
- (3) It renders to the annuitant a distinct service in that it guarantees for life a definite income equal approximately to the return obtainable from investment channels on the entire principal.

The dependable solvency of life insurance companies is outstanding. Throughout this memorable depression only eighteen comparative small life insurance companies have been obliged to suspend. But even here, the obligations were reinsured with other companies, and in such reinsurance arrangements a lien is placed against the insurance or the annuity, as the case may be. Even if we make the most conservative assumption possible,

namely, a loss in the suspending companies equal to the total lien placed against the contracts carried in those companies, the loss to policy and annuity holders would still average less than one-tenth of 1 per cent annually of the total investment portfolio of \$21,000,000,000 of United States legal reserve life insurance companies. The loss, of course, would not be that large, and we have based our statement upon the most conservative assumption. It is interesting to note that during one of this nation's most outstanding depressions, there is an investment institution whose portfolio has shown an average annual loss during the depression of less than one-tenth of 1 per cent. This is even better than the finest advertisement of purity which we know of, namely, "99.44% Pure." This showing, let us not forget, pertains to an investment institution, when the story has been such a sad one along so many other lines. Consequently the donor of the bequest would actually be benefited if he were directed by the college or university into this particular mode of securing an absolutely reliable income for life.

The second type of annuity was referred to as the "refund annuity." This type of annuity is similar to the "immediate annuity," except that the principal paid for the annuity is not regarded as entirely liquidated immediately upon the death of the annuitant. Instead, the refund annuity guarantees that, in any event, annuity payments shall continue at the prescribed rate for a definite period of years or until the total amount paid in annuities is equal to the principal sum originally required for the purchase of the annuity. Should the annuitant live to a very ripe old age, the payments will continue as long as necessary; but should the annuitant die during the very first year the payments will continue to some "nominee" (and that may include any one) until the total payments made will equal the \$20,000 originally paid. Refund annuities seem to appeal much more to people than does the other kind. It is suggested, therefore, that where a refund annuity is desired, the college or university may be made the nominee for annuity payments following the death of the annuitant. Although the immediate annuity, previously described, is preferable to the college or university, it is, nevertheless, suggested that the refund annuity also presents real possibilities.

WHAT THE BAR CAN DO

ROBERT T. McCracken
MEMBER OF THE PHILADELPHIA BAR

FOR half of a millenium Oxford has stood and stands today, sounder, stronger, more revered and sought after than ever. Who are the benefactors of this majestic palace of learning? Who rubs the Aladdin's lamp? I will tell you. Dead men. A long succession of them down through the ages. Graduates of the College, their sons and grandsons graduates of the College; their fathers and grandfathers before them graduates of the College. Men who loved it, men who cherished it because of what it had done for them and for the generations before them and what they meant it to continue to do for the generations to come. Centuries ago it, too, like many others, was a new and struggling little foundation. Perhaps the church assisted it. Perhaps an occasional king bestowed a grant of land. But its real life blood has been enfused by countless generations of its sons and the process goes on and on.

Dead men. They are a university's best friends. Not only do they tell no tales—they make no importunate demands. Here and there, it is true, they exhibit eccentricities. The building must be constructed of Indiana limestone instead of the more appropriate brick. The Chair must be devoted to the teaching of Hebrew and Sanskrit and thus serve the purposes of a handful of students—if indeed a handful can be gathered. But by and large your dead men are easy to deal with. They do not change their minds. They do not threaten. You have no fear that their subscriptions will be withdrawn because the athletic coach demands a higher salary than the president of the college; or because the professor of sociology believes in prisons without walls; or because Greek is no longer required for the A.B. degree; or because women are or are not admitted as undergraduate students. They do not insist upon a seat on the platform at convocations or a place in the academic procession. Nor do they sulk when the college sees fit to confer a degree upon an eminent German mathematician rather than upon their worthy selves. Easy to deal with, these jolly old ghosts. They are more than liberal,

they are dependable, flexible, amenable to gentle suggestion and, above all, they are silent.

Moreover, it is to them that the appeal of the college comes most readily. Let us be frank about it, gentlemen. When it comes to an active campaign for funds where the public is appealed to, and the Red Cross, the Salvation Army or the Welfare Federation are competitors, the university hasn't a chance. There is a universal interest in the sick and the aged. There is a profound interest in little children. The more vigorous a man is, the more confident of his own strength, the greater his sympathy with the weak and the infirm. Hence the hospital, the Red Cross, the home for the aged, finds a ready road to his purse. The Children's Aid, the Fresh Air Fund, the Playground Association are oftentimes his pet charities. But as for the college, well, let it run itself—on a business basis. Let the tuition fees take care of the salaries. Let the state make up the deficit, if there be one. Let the alumni be generous. I am not telling you anything new. You all know the story a hundred times better than I do.

But there comes a day when this same man sits down to draw his will. Perhaps he is a college graduate. If he has a substantial estate he is a man who understands responsibilities. He is about to perform one of the most solemn acts of his life. Deeply, inexpressibly he realizes this fact. I know of no relationship which a client regards as quite as sacred as that of his adviser in the drawing of his will. He is performing what he knows will ultimately be regarded as his final act on earth. He is disposing of his fortune, a fortune which he has inherited or accumulated, perhaps even created. He is conscious of an immense responsibility in doing so. He has pondered about the matter, often for months. He has obtained a high perspective. Eagerly, almost pathetically he wants to do the right thing.

It is at this time that his mind is more than likely to revert to the old college. He has had a good life. Much of the road to his happiness has been lighted by lamps placed there by his Alma Mater. What about doing something for her? What about a memorial in the name of the old Class. There aren't many of them left, most of them can't do anything.

And so comes the bequest. Perhaps it is only for a gateway to the new stadium or a stained glass window in the chapel; per-

haps it is a scholarship, or better still a full professorship, or better than all another drop in the pool of unrestricted endowment. But the point I am making is that here is the time and the place when gifts are to be obtained. The whole setting is there. The competition which was so keen for many years has suddenly found itself outdistanced. The day of the university's appeal has come.

And here is the point at which the members of my profession can lend their aid. We cannot advertise, we cannot solicit, we cannot put on campaigns for bigger and better bequests in brighter and more generous wills. No, we must wait until the old man comes to us, and even then we must wait. We cannot tell him what to do with his money. We cannot urge the needs of our college upon him. We must not even suggest it. We must not, that is, until he asks us. But so often he does ask. As I said a moment ago, he is tremendously eager to make no mistake. And so when this old gentleman or perhaps old lady submits the names of a half dozen charities and invites suggestion among them, is a lawyer who is preparing the will bound to compress his lips, shake his head and refuse to speak? I don't. I ask the testator a lot of questions. I ask him what his connections are with each of the charities named, whether he has served on the board of trustees, whether he or his family has enjoyed its benefits, whether he has a local pride in its maintenance or believes that the community cannot do without it. I ask him what he knows about its needs, its future usefulness, the extent of the field to which it can look for support and hence the wisdom of bestowing upon it a smaller or larger gift. Perhaps he has thought of all these things; more than likely he has not. It is astonishing how such an interview will clear the mind. He is apt to go away and think it over and come back the next week with his ideas fully crystallized to his own great satisfaction.

You will observe that I am talking in generalities—that I have not indicated in any way the direct road to a college bequest. Necessarily this is the case. No lawyer should tell a man how or where to leave his money. He should not even suggest it. If he did, not only would the gift be subject to criticism and perhaps successful contest, but worse than that, the testator's confidence would have been abused. But because this course is not

open to him, it does not follow that the lawyer cannot help and help materially in carrying out a bequest program. If he is equipped with the information which the client needs and asks for, if he supplies that information wisely, discretely, disinterestedly, he will have done his part. The results will follow. And when he has so acted, he will not only have taken his proper place in the scheme of the college foundation, but more important he will have earned the everlasting gratitude of his client.

PREAMBLE AND RESOLUTION

Adopted at the Philadelphia Conference for the Organization of the American Institute for Endowments, April 24, 1934.

WHEREAS over three hundred members of the Association of American Colleges from business as well as altruistic motives, have signified a desire to secure the active cooperation of trust institutions, life insurance and the legal profession as cooperating groups in furthering gifts to current and future funds and in promoting endowments for higher education by means of life insurance, wills and trusts, and

WHEREAS this meeting has been called for the consideration of ways and means of securing cooperation on a business basis of mutual helpfulness, and

WHEREAS the suggestions developed at this Conference and incident to such cooperation can best be solved by collaboration through some form of organization closely affiliated with each of the above-mentioned cooperating groups, therefore be it

RESOLVED (1) That an inter-group committee be instituted by this meeting

To provide for collaboration between colleges, trust institutions, life insurance companies, life insurance agencies and underwriters and members of the Bar in furthering gifts to current funds of colleges and in promoting endowments for higher education by means of life insurance, wills and living trusts, and

To draft a statement or statements of standards of practice or optional methods of cooperation on a business basis of mutual helpfulness from which each college may choose the ways and means most suitable for its purposes and most agreeable to its group of affiliates, and

To approve ways and means for the formation and financing of an organization for cooperation among the groups aforesaid, under such name as it shall select, with the suggestion that so far as possible the initial expenses be defrayed by funds contributed voluntarily from private and other sources, and

To provide for the self-assessment of an equitable sustaining fee to be paid by each participating college in the form of a commission of not to exceed five per cent (5%) on funds it shall concede to have received through the efforts of such organization, but such participation shall leave each college free to pursue any other or additional methods of raising funds that shall seem to it best;

RESOLVED (2) That said inter-group committee shall consist of five as a sub-committee, on behalf of colleges, to be appointed by the chairman of this meeting of which sub-committee and the general committee he shall be chairman; five as a sub-committee on behalf of trust institutions to be appointed by Gilbert T. Stephenson, Vice-President of the Equitable Trust Company, Wilmington, Delaware, of which sub-committee he shall be chairman; five as a sub-committee on behalf of life insurance to be appointed by Dr. John A. Stevenson, Chairman, Executive Committee, Association of Life Agency Officers, of which sub-committee he shall be chairman; and five as a sub-committee on behalf of the Bar to be appointed by an outstanding member of the legal profession to be selected by the chairman of this meeting, of which sub-committee such appointee shall be chairman; and that the chairmen of the said respective sub-committees or such of them as are here present shall meet immediately after the adjournment of this meeting and organize as a committee on organization to formulate and present to the general inter-group committee a suitable form of organization for its adoption and if practicable to provide therein for the continuance of said sub-committees as affiliated with appropriate national and local organizations and, further, that until a permanent organization is effected, the committee on organization shall function as a temporary organization;

RESOLVED (3) That in the meantime we recommend that each college participate in "the Campaign of Perseverance" as sponsored by the Association of American Colleges;

RESOLVED (4) That we commend the Association of American Colleges and others for calling this conference and for their efforts in inviting the active cooperation of banks, trust companies, life insurance companies, underwriters and the Bar in the interest of higher education;

RESOLVED (5) That we invite the national and local organizations of trust institutions, life insurance companies, underwriters, and the legal profession and their respective organs to cooperate in all appropriate ways in these efforts in order to promote college finances through life insurance trusts, more and better wills and wiser public giving;

RESOLVED (6) That we recommend, in order to expedite this cooperative movement and to take advantage of the foundation work already done, that Mr. Leroy A. Mershon be named the Director of such organization as may be formed by the Committee.

JOHN S. NOLLEN,
BESSIE L. RANDOLPH,
CLARENCE W. GREENE,
CHARLES E. BEURY.

THE STORY OF OTTERBEIN COLLEGE

DR. WILLARD W. BARTLETT of Ohio State University has developed a unique type of college history. Otterbein College was selected by him and a group of advisers in the Ohio State University Faculty as a typical coeducational church-related college located in the Middle West. The data were assembled and the interpretations made in close cooperation with various members of the Ohio State University Faculty connected with the Department of Education. The very readable history which has been produced is not only an interpretation of the history of Otterbein but it presents an outline of what Dr. Bartlett calls "Education for Humanity."

In the summary and conclusion it is pointed out that this college never risked its future by embarking on an ill-considered building program; that the meetings of the trustees are open to faculty, students and friends; that relations between faculty and students have usually been friendly and cordial, although restrictions on student conduct have been a little more severe than in most other institutions of the same class; that the college has employed but few clergymen on her staff; that scholarship attainments of the faculty have been reasonably high; and that the most outstanding characteristic of the college has been the tenacity with which she has held to her high ideal of maintaining an atmosphere conducive to the development of Christian character.

In answer to the question "Will the denominational college be crowded out by the state university and by the public junior college, as the denominational academy was crowded out by the public high school?" the author says:

But there are forces operating in favor of the small college which were not acting in favor of the academy. Many of the former have collected endowment in large amounts, as the academies did not. The secondary school age, the age of adolescence, is a period during which most American people wish to have their children at home. This fact helped the public high school and acted against the academy. In some localities, this desire to keep young people at home is helping the city junior colleges, and acting against the older institutions. On the other hand, the college age is one during which many parents feel that the best place for young people is away from home, where they will gain independence and self reliance. But these same parents often are exceedingly solicitous as to the atmosphere into which their sons and daughters shall be plunged, and as to the influences with which they shall be surrounded during these years. The very size and complexity of the great university is so awesome as sometimes to discourage young people whose experience in life is yet limited. Here lie great needs and here lie opportunities for the Christian college.

The weak institution struggling with a big program, however, cannot grasp these opportunities. The day when inferior colleges can continue to exist on the excuse that they are serving the poor boy and poor girl is drawing to an end. Likewise the day is passing when in colleges religious forms will be able to pass under the name of Christianity, or when the fact of church affiliation will excuse a college for lack of educational standards. Weak institutions are fast passing, unmourned except by the immediate families. There is no further place in the United States for inferior types of higher education. But there is a place for the small institution which will maintain the Christian spirit with an open mind, which will concentrate on a few things which it is qualified to do, and will do those things superlatively well.
—*R.L.K.*

ADDITIONS TO THE OFFICE LIBRARY

- Abstracts of Dissertations Presented by Candidates for the Degree of Doctor of Philosophy at the June Convocation, 1933.** Ohio State University. Ohio State Univ. Press, Columbus, O. 313 pp. pa.
- Association of American Universities.** The thirty-fifth annual conference. Univ. of Chicago Press, Chicago, Ill. 1934. 140 pp. pa. \$1.00.
- Books of General Interest for Today's Readers.** Doris Hoyt, *comp.* Published by the American Library Assn. and the American Assn. for Adult Education in cooperation with the U. S. Office of Education, Washington, D. C. 59 pp. pa.
- Bridgewater College: its past and present.** John W. Wayland, *ed.* The Brethren Publishing House, Elgin, Ill. 1905. 298 pp.
- Bridgewater-Daleville College: Fifty years of educational endeavor.** Alumni. McClure Co. Inc., Staunton, Va. 1930. 414 pp.
- A Call to the Teachers of the Nation.** Committee of the Progressive Education Assn. on Social and Economic Problems. John Day Co. N. Y. 1933. 31 pp. pa. \$.25.
- The Catholic Way in Education.** William J. McGucken. Bruce Publishing Co., Milwaukee, Wis. 1934. 131 pp. \$1.50.
- College and Private School Directory of the United States.** Vol. XX. 1934. Samuel Bauer, *ed.* Educational Aid Society. Chicago, Ill. 582 pp.
- College Women and the Social Sciences.** Herbert E. Mills and his former students. John Day Co. N. Y. 1934. 324 pp. \$2.50.
- Creative Teaching.** *Rev. ed.* John W. Suter, Jr. Macmillan Co., N. Y. 1934. 155 pp. \$1.25.
- Critical Problems in School Administration.** Twelfth Yearbook. Department of Superintendence of the N. E. A. Washington, D. C. 1934. 383 pp. \$2.00.
- Dentistry as a Profession.** Institute of Women's Professional Relations. Woman's College, Univ. of North Carolina, Greensboro, N. C. 1934. 19 pp. pa. \$.15.
- Do We Want Fascism?** Carmen Haider. John Day Co. N. Y. 1934. 276 pp. \$2.00.
- Education for Humanity: The Story of Otterbein College.** W. W. Bartlett. Otterbein College, Westerville, O. 1934. 285 pp.
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- The Education of American Ministers.** William A. Brown, Mark A. May, Frank K. Shuttleworth et al. In four vols. Institute of Social and Religious Research, N. Y. 1934. \$10.00.
- European Policies of Financing Public Educational Institutions.** I. France. Fletcher H. Swift. Univ. of California Press. Berkeley, Calif. 1933. 179 pp. pa.
- Fellowships and Other Aid for Advanced Work.** Supplement, Feb. 1934. Institute of Women's Professional Relations. Woman's College, Univ. of North Carolina, Greensboro, N. C. 39 pp. pa.
- Fiat Money Inflation in France.** Andrew D. White. D. Appleton-Century Co. N. Y. 1933. 77 pp. pa.
- The Founding of American Colleges and Universities before the Civil War.** Donald C. Tewksbury. Bureau of Publications, Teachers College, Columbia Univ. N. Y. 1932. 254 pp. \$2.50.
- God at Work.** William A. Brown. Chas. Scribner's Sons. N. Y. 1933. 301 pp. \$2.50.

- History of Andover Theological Seminary.** Henry K. Rowe. Newton, Mass. 1933. 208 pp.
- The Internal Administration of the Liberal Arts College.** James S. Kinder. Bureau of Publications, Teachers College, Columbia Univ. N. Y. 1934. 160 pp. \$1.50.
- Internal Administrative Organization in Teachers Colleges.** Robert H. Morrison. Bureau of Publication, Teachers College, Columbia Univ. N. Y. 1933. 183 pp. \$1.75.
- Lectures on the Meaning of God in Modern Life.** Scripps Papers, No. 5, 1933. Scripps College, Claremont, Calif. 71 pp. pa.
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- Needed Readjustments in Higher Education.** William S. Gray, *ed.* Proceedings of the Institute for Administrative Officers of Higher Institutions, 1933. Univ. of Chicago Press, Chicago, Ill. 1933. 283 pp. \$2.00.
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